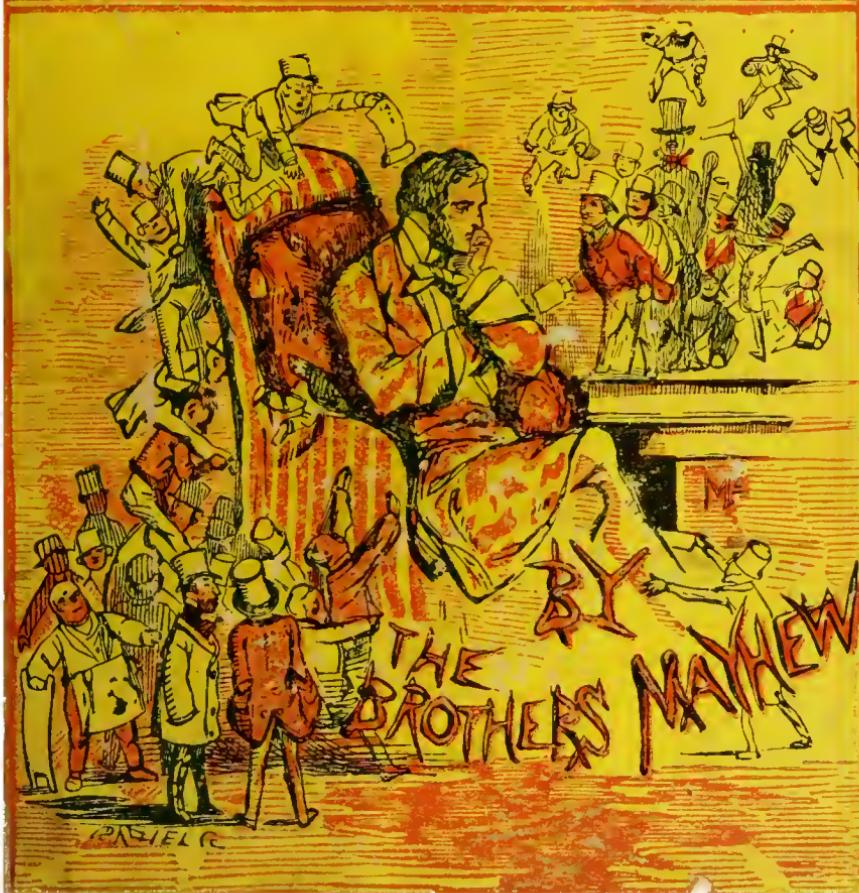


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LIVING FOR APPEARANCES



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LIVING FOR APPEARANCES.

A Tale.

BY

THE BROTHERS MAYHEW.

TENTH THOUSAND.

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P R E F A C E.

ALTHOUGH the title of this book has a dull, heavy sound, and seems better fitted for the heading of a sermon than of a railway-book, still the Authors have obstinately fixed upon it, because it explains fully and concisely the object of the book. Many a pleasant garden is surrounded by a frowning, solemn-looking wall; and it is to be hoped, that when once the threshold of this volume is passed, the reader will find flowers of speech and well arranged plots, sufficient to reward him for his resolution.

LIVING FOR APPEARANCES.

CHAPTER I.

IT was only three o'clock, p.m., and yet Mr. Wellesley Nicholls and his wife were about to dine. Such a flagrant transgression of the rules of fashionable or civilized society was the more remarkable because Mr. Wellesley Nicholls had often been heard—at dinner parties, for instance—to express himself in very forcible terms on the disgusting and tradesman-like custom of early dining. He had even gone so far as to perpetrate an aphorism on this most important subject. “Tell me,” he had said to his partner, whilst dancing a quadrille at Lady Shindy’s ball—“Tell me when you dine, and I will tell you what you are.” On another occasion he had been known to exclaim, “Better is a dry crust and gentility at seven, than baked mutton and vulgarity at two.” His usual hour for eating was seven—the loyal gentleman’s hour, as he called it, in contra-distinction to the Royal hour of eight. In a letter to a friend, on the “Moral and Social Condition of the Working-classes of England,” Mr. Wellesley

Nicholls had written these words,—“When Royalty dines, gentility should sip its port, and the trader devour his tea.” That simple word “devour” explains, most admirably, the disgust and horror felt by Mr. Wellesley Nicholls for the custom of early dinners and tea-drinking. The only excuse that could be found for Mr. Wellesley Nicholls thus outraging the laws of polite life was that he was ashamed of what he was doing. The parlour blinds were carefully drawn down, and the page, Alphonse, had received orders to tell all visitors that his master and mistress were “out,” taking their customary drive in the park.

Mr. Wellesley Nicholls was what the world calls a gentleman of education, which meant that in his youth he had been sent to expensive and fashionable schools. His favourite language was French—principally because it was the only one he was acquainted with. He found this gift of the tongue of great service to him. In society he seldom spoke a sentence without introducing such words as “*mon Dieu*,” or “*agaçant*,” or “*ennuyeux*.” His accent was not pure, but his courage was great. He also found his knowledge of great use to him whenever he wished, in the presence of the servants, to address any private and confidential remarks to his wife.

On the present occasion, Mr. Wellesley Nicholls, owing to the presence of the page boy, Alphonse, who, in his white cotton gloves, stood at the side-board, waiting at their three o’clock dinner, translated into

the French language the feelings he experienced on lifting up the cover before him, and finding only a fried sole, which he knew to be the usual family apology for cold meat. The fish was of a diminutive size, and reposed upon its snow-white cloth, brown as an ironmould.

“*Tieng!*” he exclaimed, looking towards his wife; “*seulemong eune frite sole!* *C'est degoutang!* *Il est bieng heureux, ma ehore, que je ne pas demangd^e personne iei a diner aujourd^uui.* *Tu aurez due me dire cela ee matong!*”

Mrs. Wellesley Nicholls, not being so expert a linguist as her husband, objected to argue the point in a foreign tongue; so answering simply “*Oui,*” she told the page that he might go down stairs, and that she would ring when he was wanted. Above all, he was to remember that they were out to everybody, and had gone for a drive in the park.

The boy left, and she proceeded:—“As for telling you, my dear, that we should only have a make-up dinner to-day, why, of course I thought you would recollect we were going to the Chief Baron Dosey’s to-night, and I never dreamt that you would be so foolish as to bring anybody home with you. Besides, surely cold meat ought to be good enough for us when we are by ourselves.”

“My dear Sara,” answered Wellesley, “I’m not grumbling about the cold meat, only I can’t be expected to carry all these arrangements in my head, and

you should have told me, my love ; for suppose I had brought any one home, now, how pretty it would have looked !”

“ As for that,” returned Sara, “ we might have said it was lunch. But I should have had to take all my hair out, and a pretty figure I should have looked by the time we got to the Chief Baron’s. I never knew any one so thoughtless as you, Wellesley, dear.”

Mrs. Wellesley Nicholls had the misfortune to be what is called a showy woman—that is to say, she was tall and stoutish, of a dark complexion, and had a well-rounded shoulder, which her husband loved at evening parties to behold in contrast with a black velvet dress ; and, moreover, she was unlucky enough to be blessed with a remarkably fine head of black hair ; so that, for the satisfaction of allowing her friends to see her ringlets twisting nearly down to her waist, she passed the better part of her existence in curl-papers ; in which, indeed, she would have fainted to have been discovered.

This fine head of hair, and that well-rounded shoulder, had—now nearly ten years ago—won the heart of Mr. Wellesley Nicholls, a young barrister, with an allowance—till his profession enabled him to dispense with it—of 500*l.* a year from his father, Sir Giles Nicholls, who held a lucrative government situation at Newcastle-upon-Tyne, and had been knighted owing to the lucky accident of his having, as mayor of that town, been called upon to present some “ humble and loyal address ” to the King at some particular period.

As the only son and heir of the knight, Mr. Wellesley Nicholls thought it his duty to uphold the dignity of the family in as noble and fashionable a manner as he could ; and, though his friendly briefs and motions-of-course only enabled him to defray his clerk's wages and rent of chambers, yet, the showy charms of his wife, and the paternal title, had induced him to keep up an establishment, and launch out into parties, in a style that had long ago made his friends set him down as a man of at least treble as much as his income really was.

Indeed, the main object of Mr. Wellesley Nicholl's life was to be considered, by what he called "the world," as a much richer, nobler, and worthier man than he had any pretensions to be. His whole life was one round of schemes and tricks to gain the applause of "the world." He furnished his house, not for himself, but for "the world"; he kept servants for "the world"; he clothed himself, his wife, and children, for "the world." He gave champagne parties for the praise of "the world"; and stinted himself, when at home, in fear of it. He had married his showy wife to gain the admiration of "the world," and had cut her humble relations through the dread of its sneers. He was publicly generous and charitable, while secretly, he was mean, false, and unjust. He was ever trying to plate truth with appearances. In a word, he lived and lied for "the world," and "the world" returned it by laughing at him for his pains.

To-day, Mr. Wellesley Nicholls had drawn down the blinds for fear that "the world" might come and look in at the windows, to inquire what he was eating for dinner.

While they were still busy with their solitary fried sole, they were alarmed by a double knock at the door.

"There, now! Who can that be?" exclaimed Mrs. Wellesley Nicholls. "But it is always the case: if you happen to have a dinner you're at all ashamed of, half a dozen people are sure to call. Try if you can see who it is, Wellesley."

Mr. Nicholls, accordingly, advanced to the window, and, pulling the blind cautiously aside, endeavoured to command a complete view of the door-step, but in vain; while Mrs. Wellesley Nicholls, when she heard the page coming up, opened the parlour door a little way, as gently as she could, and said in a whisper, "Hush—sh—sh! Mind, Parker, we're gone out for a drive in the Park;" and then, closing it, she stood listening at it, begging her husband, for goodness sake, not to make any noise.

All that Mrs. Wellesley Nicholls was able to catch, however, was the sound of the door closing, and of footsteps ascending the stairs, until, at length, she plainly heard them treading overhead.

"Why, I declare, if he hasn't shown them up into the drawing-room!" then cried the horror-stricken Mrs. Wellesley Nicholls. "That boy must be half foolish! I thought we should never be able to keep

him long. You must go up, my dear. I wouldn't be seen in these papers for I don't know what," she added, with a sly glance at the looking-glass.

"It's impossible, Sara; I really can't go up, smelling of fish and porter, as I must. It's impossible; I really can't."

Mr. Wellesley Nicholls had a supreme contempt for beer, and when conversing with his friends, he always spoke most slightlyingly of those who drank and professed to like the vulgar liquid. But at home his whole nature seemed to alter, and it was usual to see a jug of porter standing on the sideboard at lunch and dinner time. With only 500*l.* a year, and a reputation for wealth to keep up, ports and sherries were too expensive for every-day use.

At this juncture, the page Parker entered.

"I thought your mistress told you we had gone out for a drive in the Park: why can't you mind what is told you?" began Mr. Wellesley Nicholls.

"I told the gentleman so, sir," answered the boy; "but he said he would step in, and wait till you came back, sir."

"Did he give you any card?" asked Mrs. Wellesley Nicholls.

"No, ma'am. He said the name wasn't of any consequence," returned the boy.

"What kind of a looking gentleman is he?" inquired Mr. Wellesley Nicholls.

"He aint exactly a gentleman, sir," replied the page;

“he’s a countrified, farmer-looking person, in top-boots, if you please, sir. He asked to see missus, sir.”

“*Est-ce que vous connaissez quelqu’un comme celui-là?*” asked Mr. Wellesley Nicholls of Mrs. W. N.

“That will do, Parker; you can go,” said Mrs. Wellesley Nicholls, avoiding a reply in French. And when Parker had gone, she added, in a low voice, “The only person I can imagine it to be is the butcher, my dear.”

“The butcher?” echoed Mr. Wellesley Nicholls. “Impossible, my dear! He could never have the impudence to come with a double knock to my door.” And, remembering that his father was a knight, he jerked his head back with becoming dignity.

“There’s no accounting for the airs that tradesmen give themselves, now-a-days,” returned Mrs. Wellesley Nicholls. “He’s been after his money two or three times before, and behaved very insolently; only I didn’t like to annoy you, my dear, by telling you of it at the time.”

“Ah! but you should, my love!” peevishly replied Mr. Wellesley Nicholls, “you should. You forget I’ve my pecuniary arrangements to make, and you see the difficulties you get me into, now, by keeping the applications of these people from me. For I don’t like, my dear, to overdraw my account at the banker’s, and I’m sure my balance there at present is not large enough to pay him. You must go up yourself, Sara, and get him to wait until the next

quarter comes round. For I know if I go I shall get knocking the fellow down, and it's better to avoid such scenes before the servants."

Mr. Wellesley Nicholls usually preferred letting his wife see the tradespeople when they called for their bills, and it was inconvenient to pay them. If anybody had told him that it was cowardly to thrust this unpleasant office upon a woman, and to allow her to run the risk of being insulted or threatened by the enraged creditors, he would have simply answered, that his one reason for avoiding their interview was because his temper was hasty and frequently carried him away, and that he could brook no opposition. Yet it was very strange that he had been frequently grossly insulted by colossal cab drivers, and had never found his "temper," as he called it, obtain so completely master over his prudence, as to compel him to attempt the castigation of the offender. Another of his excuses was that he could not endure the society of traders, although whenever his quarterly remittances from Newcastle enabled him to settle the small accounts owing in the neighbourhood, he took especial pleasure in personally reviewing the different claimants, and handing them over their cheques.

Mrs. Wellesley Nicholls prepared to comply with her husband's request, by arranging her cap in the glass, and then went up-stairs, planning to herself what excuse she could make.

When she entered the room her annoyance was in

no way relieved on finding that the supposed butcher was none other than her only brother, Farmer Reuben Marsh, of Farnham, Surrey.

Not that she had any dislike to her brother: indeed, it would have been strange if she had; for it was he who had supported her after her father's death, and who had cheerfully shared with her the few comforts of his home at a time when, owing to the embarrassed state of the family affairs, Reuben had found it difficult to keep the farm in his hands. But his manners and habits were so much at variance with those of the circle in which his sister now moved, that she and her husband were in constant dread lest it should be known that the fashionable Mr. and Mrs. Wellesley Nicholls were in any way akin to the unpolished Reuben Marsh.

“What, Reuben! is it you, dear? Oh, I am *so* glad to see you,” she cried, running up to him. “Well, this is an unexpected pleasure, to be sure,” and she kissed him in a manner that showed that she no longer relished the rustic perfume of the farm-yard that hung about his clothes.

“Ah! I knew my plump sister Sally would be glad to see a body again—I knew you would, girl,” answed Reuben, returning his sister's embrace with such hearty warmth, that the little lace cap she had pinned on to the back of her head fell on the carpet. “Why, you are twice as buxom, Sally, as when I last saw you, at the time I was up in London for the cattle show—now five year ago it be. Well, I thought

I'd take you by surprise, girl. But that boy of yours all over buttons, as if you had fastened his jacket on with brass-headed nails like, said you had gone for a drive in the Park, and you were at home, after all. Why, what a lying young rogue he be, to be sure."

"He didn't know you, Reuben, and we are out to all visitors to-day," answered Mrs. Nicholls.

"What! out, when you were at home, Sally?" exclaimed her brother.

"No, but you don't understand these things, Reuben," she replied. "It's the fashion, when you don't want to see any of your friends, to say that you are out. They know what one means."

"Then, if your friends know you are deceiving them, gal, what a fool you must be not to tell the truth. And pretty friends they must be, too, that you don't care to see. Ah, Sally, Sally, when you were at Farnham, you had always a bite and a sup for your friends, instead of an untruth to turn them from the door with."

"Yes, but, Reuben, suppose you're not dressed to receive company," she continued.

"Why, then, dang it!" answered Reuben, "can't you ask the folk to sit down whilst you go and clean yourself, as you have done, gal, many a time and oft before now?"

"Yes, but in London, Reuben," she added, "we can't do as you can in the country. You see one's friends judge so from appearances here"

“ ‘Pearances! Yes, I know, you mean the look of the thing like,’ returned Reuben. “ Now, I ’ll tell you what it is, Sally. T’other day I went to Farmer Griffiths—him as bought our black cow the year afore you left us; well, I saw on the table in their best parlour, you know, a beautiful orange—quite a pictur’ it was, with such a beautiful gold coat of his own, surely. The old gentleman saw me looking at it, and says he, ‘ Will you have an orange, Reuben?’ ‘ Thank you,’ says I, ‘ I don’t know as I won’t, if I been’t a robbing on you.’ So I takes it up, and when I comes to try it, dang’d if I didn’t nearly break a tooth. You’ll laugh like the old gentleman did, when I tell you, for, bless you, it warn’t nothing but stone! So, that’s what comes, you see, of trusting to ‘pearances. Now listen to me, Sally: if you go choosing your friends by the fine looks of the cloth of their coats, they ’ll serve you as the orange did thy brother Reuben; for, when you come to try them, you’ll find them nothing but stone, after all. So look about you, gal! look about you.”

“ Yes, yes, I understand,” answered Mrs. Wellesley Nicholls, growing fidgetty at her brother’s lengthened visit, and fearing every minute that he would be asking to see her husband. “ Well, now, dear Reuben, that you *are* here, I hope you have come to stop. Wellesley would so like to see you when he comes home.”

“ Oh, then, he ’s out too, eh?” replied Reuben.

“ Ah, I know what you mean, now. It’s the fashion, as you said, when you don’t want to see your friends, to say you’re out. I am getting quite a London man, you see, Sally.”

“ Why, what a strange person you have grown, Reuben,” remarked Mrs. Wellesley Nicholls. “ You *will* take every thing wrongly. Now, do let me order something for you, if it’s only a glass of wine and a biscuit.”

“ No, thank you, Sally girl,” returned Reuben. “ You see I passed my word to dine at the Black Ram with neighbour Williams, as stood godfather, you know, to my little Tommy. And, to tell you the truth, I should not be much at my ease here, for I be quite afraid to move for the crockery and things.”

“ Oh, you needn’t be frightened of that, Reuben,” answered Mrs. Wellesley Nicholls, “ for we don’t take our meals in this room.”

“ Ah, then you be frightened to use it yourself, eh ? ” returned Reuben. “ Well, Sally, it be plaguy fine, gal, certainly. They say a body had better not spile the ship for a hap’orth of tar ; but I am afraid, lass, you are a-spiling her here with too much on’t. And look you, Sally,” he continued, lifting up the brown holland covering to the ottoman on which he was seated, “ where is the use of these grand satin covers, if you are obliged to hide them under these here pinafores, eh ? ”

“ You see they are too good for every-day use,

Reuben," answered Mrs. Wellesley Nicholls, "and so we keep them covered up; that is what is called a housewife's prudence."

"Well, but it seems a queer kind of prudence," he returned, "to have two covers to do the work of one. I always thought that was what folks meant by extravagance."

"Yes, but don't you see, Reuben," she continued, "the one is for every-day use, as I said before, and the other for grand occasions—when our friends come."

"Then London folks must be very generous people," replied her brother, "to put themselves to so much expense for their friends. Why, they told me London were a wicked place, but I find it be quite another sort of a thing. Yes, I am sure on it, now; because before you came up, Sally, I were looking at this book here about the Orphans' Asylum, and I see you have given the poor babes five guineas for these four years past; but you spell your name without ere an 'h' now, Sally; what is that for? Your name aint Sara, girl."

"Oh, that's only one of Wellesley's fancies," she answered, smiling, whilst inwardly she writhed under her brother's rude sarcasms. "But you surely are not going to find fault with my subscribing to the Orphans' Asylum."

"No, Sally, gal, I am very glad to see you do it, and find that after you have done so much here for thy friends, you have got something left for the poor fatherless things; though it strikes me I should have loved

you better, gal, if among all your charity you had offered to help a body with even a pound or two towards poor father's debts. I've had a hard time on it, Sally, to pay them all; but, though I would not have taken your husband's money, yet I should have blessed both of you for doing all you could for the honour of the poor old man when he were dead and gone. It were a deuce of a struggle, Sally, but I ha' got through it all now, thank goodness, and paid the last three-and-twenty pounds two years come Michaelmas; so that you needn't be ashamed of your relations now, Sally, you needn't."

"Well, but Reuben," she said, kissing him, "I am sure I was never ashamed of my relations. But calm yourself, and don't talk so oud, there's a good brother, for I know you wouldn't like the servants to hear all about dear father's difficulties."

"No, sister Sally, not for the poor old man's sake, I wouldn't. Now, listen to me, dear," he continued, taking her hand; "maybe, I've been rough and hard with you, but I was angered, gal. When you lived with I and Molly, at Farnham, you were a different lass. Then you spoke as you thought, and you loved thy brother as much as he loved you, and you were proud on him for all that he had battled through, and used to tell my Molly there weren't a squire round to be put beside him. And when Counsellor Nicholls asked me to gie you to him, though I feit loth to part with you, Sally, girl, yet I thought you

loved one another; and as he had twice the means that I had to make you happy, I gave you away to him, and that's now near upon ten years ago. And since then I've seen you three times, and each of them were of my own seeking; and thy husband but once, and thy little ones ne'er a once at all."

"Yes, but, dear Reuben," she answered, with downcast eyes, not liking to look him in the face, "you know when you called you would never stay till they could be brought down to you."

"No, Sally, girl, I never were at my ease in your house yet," he added, "for you always put your brother in a grand gilt, cold room, by himself, and you were a quarter of an hour before you came to him, and then you seemed so stuck-up like, that I were almost freezed when I kissed you; and though my Molly always sent you the fattest of the turkeys, and good things at Christmas-tide, yet your letters were only full of thanks, and never said a word about coming to see a body."

"Yes; but you forget, Reuben," she interrupted, whilst a tear trickled down her cheeks, "my husband's business always keeps him in London."

"Well, Sally, girl," he continued, kissing her, "I'm glad to hear it; I feared it were otherwise. But even now, when I come to see you, you meet me with a lie on your door-step, and set me in a room with ruin written in gilt letters all about it, and covered over with a fine carpet that I be afeared to

put my hobnails upon ; so that a body can't help thinking how long it will be before I see it with an auction bill on it, hanging out of the window There, you needn't start, girl ; they are hard words to fling at you, but they are the truest and the kindest meant you have heard these ten years ; for I know what five hundred pounds a year can do better than you can tell me, Sally, and I'm as sartain sure as if I seed the bills, that more than half these gewgaws are not paid for ; and that you are like the play-actors, dressed in a lot of finery that dou't belong to you."

" Mr. Nicholls, Reuben, will attend to his own affairs," she answered, rising ; " and, perhaps, it would be better if other people followed his example."

" Ah, I know what you mean," he continued ; " but I've reproached myself for not warning you many a year before ; for, depend on it, no good will come on it, gal. Ah ! poor Sally, Sally, you've got a bitter winter to go through, and maybe that you'll be glad to come down then to see your brother. There, there ! come, give us your hand, gal, for Reuben, though he says it, be the best friend you've got in the world ; so don't let us part otherwise."

Kissing her even more fondly and rudely than when he entered, he left the room ; whilst Mrs. Wellesley Nicholls haughtily rang the bell for the page to usher her brother out ; and then, sinking on a sofa, the storm that she had kept suppressed within her burst out, and she sobbed as though she still had a heart to break.

CHAPTER II.

MR. WELLESLEY NICHOLLS—who, during the preceding scene in the drawing-room, had been vainly endeavouring in the parlour to interest himself with the “morning paper,” while his whole attention was fixed upon the angry tone of the visitor’s voice overhead—felt considerably relieved when he heard the bell ring to announce the intruder’s departure, and the street-door slam to in confirmation of it.

Then Mr. Nicholls became excessively impatient to learn what arrangement his wife had come to with the supposed butcher; but, finding she did not come down, and not hearing her move about, he grew alarmed, and ran up-stairs to inquire into the matter.

He was surprised to find his wife in tears; and, taking her hand, said, in a tender voice, “Why, Sara, my love, what is the meaning of all this? He cannot have been insulting you? Why not have called me, eh?”

“It was not the butcher,” answered Mrs. Wellesley Nicholls, from beneath her handkerchief; “it was my brother Reuben, and he’s been going on in such a dreadful way at everything in the house. He said we were going to rack and ruin.”

“Your brother Reuben, was it? And he said we were going to rack and ruin, did he?” returned Mr. Wellesley Nicholls, between his teeth. “Very like a

brother, indeed. And, even if we were, I should like to know what the deuce Mr. Reuben Marsh has got to do with it?"

"And so I said to him; and he went away in a passion," replied Mrs. Wellesley Nicholls.

"Perhaps it would be better if he stopped in the country, along with his pigs. What does he want prying here?" inquired Mr. Wellesley Nicholls, indignantly. "If he knew anything of society, he might have seen, from our never returning his visits, that we didn't wish to have anything to do with him."

"He said you had always avoided him," continued the sobbing Mrs. Wellesley Nicholls. "He seems to be dreadfully altered of late. I declare he did nothing but find fault from the very moment he came in."

"Of course, the boor did," continued Mr. Nicholls. "He'd have been smooth-faced enough to me, though, I'll be bound. I suppose you objected to let him spit in the bright stove, or he wanted to smoke his clay pipe up here—eh? A low, beer-drinking, chaw-bacon farmer! It's no reason, because I made you my wife, that I should be obliged to marry the whole family. And he shall see that I won't, either; for I'll take good care that he never sets foot in my house again."

No woman likes to hear her family abused, even though she may inwardly feel ashamed of her relations. Perhaps she looks upon the right to criticize them as being her own particular perquisite—something inherited by right of consanguinity.

“ You are forgetting yourself, Wellesley ! ” exclaimed Mrs. Nicholls, angrily, at the same time rising, and—for fear the servants should be listening—shutting the door which *her* husband had left ajar. “ My brother Reuben may be plain-spoken ; but he is not low, nor is he a chaw-bacon. And, even supposing he were, I do not think that it exactly becomes his sister’s husband to publish it to all the servants. Besides, his greatest enemy could not say that he doesn’t mean well.”

“ Means well ! ” exclaimed Mr. Wellesley Nicholls : “ certainly, and so does your wild Indian savage when he—a—when he—a— but no matter ; we had better change the subject, my dear. Of course, your brother Reuben, having been bred in the country, can know nothing of London life ; and when he comes up here from his humble fireside, and sees a house elegantly furnished, I dare say it does strike him as extravagance. But you know as well as I do, my dear, that, from the position we hold in society, there is not a single article here that we could dispense with ; and that these looking-glasses, and ottomans, and tables, and china ornaments, and what not, are as necessary to us, in our station, as his ploughs, and carts, and horses, are to him.”

“ Of course they are, Wellesley dear,” answered Mrs. Nicholls. “ And, besides, I should like to know how Reuben can tell whether we can afford it or not.”

“ Yes, my dear, it’s the way of the *vulgar* world,”

replied her husband, with a look of disgust. "People always will know more about your own affairs than you do yourself. Now, you are as well aware as I am, that our greatest, indeed, our only serious expense has been our furnishing; and, thank goodness, we have got as elegant a house over our heads as any of our acquaintances; and, what is more, I am proud to say it is nearly all paid for. How we have done it, I can't imagine. It seems almost like a dream to me. But this I will say, Sara, my love; that, if it had not been for your excellent management and rigid economy, I don't suppose I should have been here at this moment. But the struggle is over, thank Heaven, and we have now only got to retrench, and cut down every little expense at home that we can possibly do without, to clear off the few remaining debts that are hanging over our heads."

"Yes, Wellesley, my dear, I am sure I will do everything in my power," answered Mrs. W. N.; "though at present I certainly do not see how the housekeeping expenses can be reduced."

"Nor I, my sweetest. Understand me, Sara, my love; I am not finding fault," continued Mr. Wellesley Nicholls. "You are a wonderful woman, and deserve the highest credit; for I am sure the table you have managed to keep upon the small allowance you have had is perfectly extraordinary. Indeed, people, my dear, imagine, from the style we live in, that I am a man of more than a thousand a year. But when I

speak of retrenchment, my love, I only mean that we must not give so many parties, and not invite a set of people whose houses we never set foot into. For I can assure you, Sara, no one can imagine my state of mind when I thought I heard the butcher abusing you for his money : and to tell you the truth, I made a vow that I never would expose myself to the same indignity again ; and never incur a debt, however small it might be, without having the money to discharge it—or first seeing my way clear, which is the same thing, you know.”

“ It’s the best plan, you may depend upon it, Wellesley,” returned Mrs. W. N.

“ You’re quite right, my poppet,” continued Mr. Nicholls ; “ for I’ve been casting up everything in my mind, and I find that it will take exactly three-quarters of my father Sir Giles’s allowance to put us all straight and comfortable again. So dry up your tears,” he added, seating himself by her side on the sofa, and kissing her, “ and bathe your eyes with some eau de Cologne, there’s an angel, or you won’t be fit to be seen to-night, I declare. Come, now, I have got a little surprise for you—something that is sure to put you in a good humour.”

“ Now, Wellesley, love,” expostulated Mrs. Wellesley Nicholls, with a smile, “ after all you have been saying, I hope you have not been running into any fresh expenses by buying me a new dress. It would be so foolish of you, for I’m sure I don’t want it.”

“No, my dear,” answered the husband; “your black velvet is quite good enough. You know you’ve only worn it three times, or four at the most; and *that* would be extravagance, if you like. But you see, Sara, I’ve long wanted to get into the Chief Baron Dosey’s set—it’s such a passport to one; and you know, my darling, my chief pride has ~~always~~ been to hear you acknowledged to be, wherever you went, the best-dressed person in the room; and diamonds do give such style to a woman; and, with your black velvet dress, they would look positively superb. So I’ve ordered the jeweller to come here about six, and show you some.”

“Really, Wellesley, dear, you should think of what you are doing,” Mrs. Nicholls returned, kissing him. “It seems unkind to refuse you, but you know we *cannot* afford it; and I am sure my aquamarines would do very well. It is so imprudent of you, darling. You let your affection lead you astray.”

“You see, my poppet, you don’t understand these things,” replied Mr. Wellesley Nicholls. “Diamonds, although they are the dearest articles you can buy, are really the least expensive in the end. It is merely an investment of capital; for they are things that never wear out, and are always worth their money. And aquamarines, to say the truth, don’t become you. A fine woman like you, Sara, requires something more rich and *distingué*.”

“Lor, Wellesley, how can you go on so? And per-

haps the jeweller would make some allowance for the aquamarines," suggested Mrs. W. N.

"Why, I think you had better keep them, my dear; they will always come in handy, you know, for minor occasions. At first, I thought of hiring you a suite for the night, Sara; but, on second thoughts, I couldn't bear the idea of your going about in borrowed plumes; and I knew the jeweller wouldn't bother me for the money—indeed, my father has dealt with him for years; so that you see, my love, there's no occasion for you to alarm yourself about the expense."

"Go along with you, Wellesley. You're a foolish, goedenatured, extravagant rogue of a husband, that you are," said Mrs. W. N. "I declare there's no use talking to you. You were made for a barrister; you can persuade any one to do anything."

"Oh, by the by," suddenly exclaimed Mr. Wellesley Nicholls, "I forgot to tell you Lively Harry's coming here to-night."

"What, Mr. Harry Chandos?" inquired Mrs. Nicholls.

"Yes, my love," answered her husband; "I met him to-day in the Temple, and he told me he was going to the Baron's to-night, but that he had to be at a dinner-party first in Sussex-terrace. So I asked him, as he would be in the neighbourhood, if he would take a seat in our brougham, and he said he would be with us about eleven o'clock."

"I declare that man goes everywhere," exclaimed

Mrs. Wellesley Nicholls ; " I don't think I ever went to a party without meeting him. He certainly is a very agreeable man ; he knows everybody and everything, and always has such a deal to say for himself. I suppose that's why you call him Lively, Wellesley ? "

" It's a nickname his friends have given him, my dear," answered Mr. Nicholls ; " he certainly has got into very good society, and how the deuce he has managed it I can't tell ; I fancy it's the nice, pleasant way the fellow has got of his own."

" Do you know what he is, Wellesley dear ? " inquired Mrs. Nicholls.

" Why, a gentleman, I suppose," answered her husband.

" Yes, but how does he live ; that is, what property has he got ? " continued the lady.

" Really, I don't know, my dear," replied Mr. Wellesley Nicholls ; " that's his affair, not mine."

" But, I mean, what was his father ? " asked the lady.

" Why, I never heard him speak of him," returned Mr. W. N. " But Harry will be here to-night, my love, and then you can ask him all about it."

" My dear Wellesley," exclaimed the lady, indignantly, " how can you think I could do such a thing ? Only it is so strange, isn't it ; he's everywhere, yet nobody knows anything about him. I never even heard where he lives."

" No, nor any one else, Sara," answered Mr. N.

“ He has all his letters addressed to his club ; and he is a very agreeable, honourable, and good-natured fellow, and people don’t trouble their heads any further about him.”

And so it was ; Mr. Henry Chandos—or Lively Harry, as he was called—was one of the many human mysteries so frequently met with in London ; in fact, he was one of the fashionable peripatetics known as men-about-town. He was neither good nor ill looking, nor dashing, nor witty ; but he had a good set of teeth, and consequently was always smiling, which made people think him more good-natured than he really was. He played billiards well, and was a good hand at cards—though, to do him justice, he did not make a practice of either. He was what the ladies called a “ quiz,” and possessed a large fund of “ small talk,” which he told in so rattling and pleasant a manner, that many of his young companions considered him a wit ; for, though no diamonds fell from his mouth when he spoke, still he sent forth a good imitation “ paste,” which sparkled nearly as well. Moreover, he was just the fellow to keep a dinner-party in good humour ; and he had a good figure for a ball-room, waltzed well, sang prettily, and was a universal favourite with children. He had been engaged as second in two or three “ affairs of honour,” and knew a number of men in the army ; had few enemies, and always some money in his purse. In a word, he was a good companion and a great riddle.

Mr. and Mrs. Wellesley Nicholls had scarcely finished

their conversation about the above gentleman, when the page Parker informed them that a person from the jeweller's was waiting below; and going down, they found that the jeweller had sent the two diamond bracelets as ordered, for Mrs. Nicholls to tell which she preferred, and another, which was such "a bargain," that the man had brought it "just for them to look at."

Mrs. Nicholls thought the first very beautiful—it was only fifty guineas. The second was very splendid, and the stones were larger; but she thought it was not so well worth eighty guineas as the first one was fifty. Besides, the setting was not so tasty.

All this the jeweller's young man admitted, adding that it was merely the difference in the size of the stones, and that the fifty-guinea one certainly did look quite as good as the other; and any one unacquainted with the value of brilliants would not be able to tell the difference. This decided Mrs. Nicholls, and she was resolved to fix upon the fifty-guinea article, until the jeweller's young man opened the red morocco case containing the "bargain," which threw both Mr. and Mrs. Wellesley Nicholls into raptures of admiration.

It was a bracelet, and brooch to match, which the jeweller assured the lady and gentleman he could afford to let them have at the "exceedingly low price of one hundred and twenty guineas;" adding that, if the articles were broken up, the stones alone would be worth the money, only it was an old pattern, for which there was no demand at present.

Both Mr. and Mrs. Wellesley Nicholls, although not deeply skilled in the market value of brilliants, were perfectly astonished at the lowness of the price, and agreed with the tradesman that they never could have been made for less than double the money. Mr. Nicholls declared that they were much cheaper than the fifty-guinea bracelet, and thought he must be tempted to take them; although he told the young man, in a jocular way, that his master must not blame him (Mr. Wellesley Nicholls) if he never got the money; at the idea of which the young man laughed, and said that Mr. Nicholls' father, Sir Giles, had dealt with them so long, that they would not have the least fear about their money, if it were ten times the amount.

Mrs. Nicholls, seeing that her husband had set his mind upon the bracelet and brooch, touched his foot under the table, as if to say that they could not afford them; on which Mr. Nicholls again said that they were so wonderfully cheap and superb, and things that you only wanted to buy once in a lifetime; whilst the young man, seeing that Mrs. Nicholls' love of economy still made her cling to the fifty-guinea ornament, requested permission to be allowed to try the effect of the articles on the lady.

When he had put them on, Mrs. Wellesley Nicholls went and looked at herself in the long glass between the parlour windows, while she twisted her arm and body about so as to make the jewels sparkle, and smilingly confessed that they certainly did look very

handsome. Her husband said he never, in all his life, saw diamonds become a woman so well ; and then he recollects that she had no brooch fit to match the brilliants, and that it would be impossible for her to go out without any ; and, besides, on her black velvet body the diamond one certainly would look magnificent. When the jeweller's young man expressed a similar opinion, Mr. Nicholls, despite the black looks of his dear Sara, decided upon having the "bargain," and the young man packed up the two which had been selected in the morning, and took his departure.

By eleven o'clock Mrs. Wellesley Nicholls was dressed, and looking as handsome as her long ringlets and black velvet dress, and the diamonds, could make her ; and her husband passed the time while they were awaiting the arrival of "Lively Harry" in making her walk up and down the parlour, while he observed the effect, and declared that he felt quite proud of her appearance, and that she looked much younger than when he had married her.

Presently, the brougham which they had hired for the night came to the door, and Mr. Nicholls told the boy Parker to see that the lamps were alight, and Mrs. Nicholls hoped that the coachman looked respectable, for that last time she went in the Park anybody might have told, from the man's appearance, that the conveyance was hired.

It was not long before Mr. "Lively Harry" made his appearance, and having stated that it would never do to

go to the Chief Baron's for the next half-hour, commenced giving Mr. and Mrs. Nieholls a graphic description of his dinner-party with a lot of Indian people who had lost their livers and their tempers, next he talked of all the people he had met in the Park that day, and told Mrs. Nieholls of a little bit of scandal that was going the round of the clubs. Then he gave them a funny description of the last new sentimental novel, and amused Nieholls with the details of a splendid three hours' run he had had with the Surrey hounds. He favoured them with a list of all the fashionable marriages that were on the *tapis*, and confided to Mr. Nieholls the name of the horse that he had heard was to win the next Derby; then he told them how extraordinarily dull Brighton was, and informed them of the latest discoveries made by Lord Rosse's telescope; and also of a large failure in the city, which he had heard of that day; and a well-authenticated anecdote of the Prince of Wales; and then one of a common railway navvy in the north who had suddenly come into an immense fortune; and, moreover, he communicated to them a list of all the company that were to appear at the Opera next season. Whereupon he said, "By the by, Nieholls, talking of the Opera, you know Lady Verulam, don't you? Her daughter married young Grigg, of the Guards, last season. Her town house is in May Fair. Well, I met her at Almack's a few nights back, and an awfully dull evening we had, I can tell you: solemn as Exeter Hall—ha! ha! ha!"

I don't know whether you have ever ventured an oratorio there, Mrs. Nicholls. It's very scientific and very sleepy—ha! ha! ha! Well, to return to Lady Verulam. She's not exactly a Croesus in petticoats, you see; and is, unfortunately for herself, afflicted with a strong *penchant* for the Opera, having got a brace of daughters to marry; and I'm afraid the girls, Mrs. Nicholls, love her so much that they'll never leave her—ha! ha! Well, she's taken a box there for next season—a snug one for her Ladyship to sleep in; and as she only wants it on the Saturday nights, she asked me if I knew anybody that would be likely to take it for the Tuesdays. It's not dear: ninety pounds—a mere song for the Opera—ha! ha! ha!—so as I thought it would be just the thing for Mrs. Nicholls and yourself, I gave her your address, and a card of mine as an introduction, and she's going to call to-morrow or the next day."

"It's very good of you, Harry," answered Nicholls, "and I'm sure my wife would be delighted; only, to tell you the truth, Mrs. Nicholls doesn't like the Tuesday nights."

"Oh, if that's all, I'll warrant the old dowager wouldn't stand out about that; or, I dare say, she'd agree for you to have it one Saturday, and she the other. You leave me to settle the matter. I know her Ladyship's weak side. If I was you, Mrs. Nicholls, I wouldn't allow my husband to keep me locked up here all my life."

"I'm sure we are very much indebted to you, Mr.

Chandos, for thinking of us," replied Mrs. Wellesley Nicholls, with a smile, while she inwardly shuddered at the idea of being forced by his officiousness into the extra expense of an opera-box.

"Not at all, not at all: I know it would just suit you—it gives one such a standing in society, you know, Nicholls. But hadn't we better be *en route*, eh? It's nearly twelve, by Jupiter. Allow me to help you on with your shawl, and cover up those charming brilliants of yours, for I declare they have quite made my eyes ~~the~~ looking at them."

"Ha, ha, ha!" affectedly laughed Mrs. W. N. "Do you like them, Mr. Chandos?"

"They are very chaste," he replied; "chaste as an angel's tears, or, what is the same thing, your own, Mrs. Nicholls. Do you hear what I'm saying to your wife, Nicholls, eh?"

"Yes, I hear you, Harry. Go on; don't mind me," answered Mr. W. N.

"The setting is not of the newest pattern, it is true," continued Mrs. Wellesley, anxious to return to the subject of the diamonds.

"The fact is," quickly added her husband, "they are some of her poor dear mother's, and on that account we don't like to have the setting altered. They have been in the family so long."

"Certainly; very right—shows feeling, and that's better than fashion, any day," answered Lively Harry.

While Nicholls was directing Parker to see if the

Brougham was at the door, the agreeable Mr. Chandos showed Mrs. N. a new glove-button, the last French invention, which a friend of his had just brought over from Paris; and then requesting her acceptance of the trifle, he took her arm and led her to the brougham.

When Parker asked "Where to?" Lively Harry shouted out loud enough for the neighbours to have heard him, "To the Lord Chief Baron Dosey's." And Mr. and Mrs. Wellesley Nicholls felt supremely happy; though all the way there Chandos had the talk entirely to himself, for they were each of them busy thinking what excuse they could make to Lady Verulam when she called on them about the opera-box. Of one thing, however, they felt convinced—that they must not dream of taking it.

CHAPTER III.

IT was nearly one o'clock before Mr. and Mrs. Wellesley Nicholls came down to breakfast in the morning after the Chief Baron Dosey's party, and then the conversation turned upon the pleasant evening they had spent; and they paid agreeable compliments to one another about the effect they had created on entering the drawing-room, and what they had by accident overheard strangers say of each other.

Wellesley declared that, whilst he was dancing with

the Hon. Miss Trelawney, she asked him who that stylish lady in black velvet, with long ringlets and the diamond brooch, was ; and whether he didn't think her a remarkably fine woman : at which Mrs. Nicholls simpered, and told Wellesley that at supper-time she was seated by a lady who inquired if she knew the name of the quiet, gentlemanly young man who was standing behind Mrs. Bosanquet. Then Mr. Nicholls told Mrs. Nicholls that he had never felt so proud of her in all his life : that really her appearance was so *distingué*, and everything she had about her was so good and rich, and the diamonds were so thoroughly in keeping with her *tout ensemble*, that he couldn't help saying to himself that there wasn't a lady of title in the room that was fit to come near her ; adding, that it was very lucky he had thought of buying the brilliants, for the impression they had created was enormous. He declared to goodness, while she was sitting on the sofa in the back drawing-room, before they went down to supper, he saw an old dowager with her eyes fixed upon them for a quarter of an hour at least.

Mrs. Wellesley, in the fullness of her heart, could not at the moment help tapping her husband's hand playfully, and telling him to go along with him.

After a slight pause, Mrs. Nicholls declared that she could not for the life of her get a wink of sleep all that night for the thoughts of the opera-box. It was so very awkward just at *that* time, and she couldn't see any way of getting out of it respectably ; for, however

pleasant it would be to have a box of their own, still Wellesley knew as well as she did, that they could not afford it. To which Mr. Nicholls assented most heartily, saying of course they couldn't; and although there was nothing he should like better, yet they mustn't for a moment think of taking it; so they must make some good excuse or other, and get out of it as well as they could. Whereupon Mrs. Nicholls inquired, what excuse? It would never do to go telling the truth, and letting Lady Verulam know that their means at present wouldn't admit of it. Yet it was such a pity, she added; for Lady Verulam was a very useful person to know, and her set was such a nice one to get into; besides, what on earth could she say to put her off, when she called? On which Mr. Nicholls told her to say—oh! why, say that—oh! say anything she liked. He'd leave it all to her. Whereupon Mrs. Nicholls remarked, that suppose she was forced take it, then Wellesley would go making a noise about it. Mr. Nicholls "thought he would too," which convinced his dear Sara that it would be better for both of them to see her ladyship when she came, and then Wellesley could make his own excuse, and take it or not, just as he pleased.

Accordingly, when her ladyship's heavy carriage rolled up to the house, and Mr. and Mrs. Nicholls saw the footman's powdered hair, and the horses' coroneted harness, they grew so proud with the idea of an equipage, labelled "noble" so conspicuously as her

ladyship was, being drawn up before the door, that they felt all their prudent resolves ooze out, as Lady Verulam came in.

When their noble visitor began to dilate in the drawing-room on the beauties of the opera, and point out how necessary it was to the existence of a person of *ton*, confessing that for herself she was sure she should never be able to get through a season without it, the sapient Mr. Nicholls found himself precisely of the same way of thinking; and declared that one met none but the best of the land there, and all the people one cared about, and vowed that he breathed quite another atmosphere in the place; besides, considering all things, it was certainly the cheapest, and, indeed, the only amusement to his fancy. Whereupon her ladyship hoped that she was not too late yet, and that Mr. Nicholls had not taken Mrs. Nicholls' box for the season yet. To which he replied that he had not as yet, and that, to say the truth, his wife's health was so delicate that he did not know whether Mrs. Nicholls' physician would permit her to go there this year. On this, her ladyship expressed great sympathy for the alleged sufferer, and recommended *her* physician, who, she said, had done wonders for her nerves; and then she begged to know whether Mr. Nicholls was any relation to that amiable man, Sir Giles Nicholls, whom she had had the pleasure of meeting in the north last autumn; and on hearing that he was the son of Sir Giles, her ladyship hoped that he would be sure and remember

her to the fine old gentleman the first time he had an opportunity. After which, Lady Verulam made Mrs. Nicholls promise that she would take pity on her dear girls, and call and see them, for they had heard such a deal about her, that they were positively dying to make her acquaintance. So that by the time her ladyship took her leave, Mr. Nicholls had forgotten his excuses, and consented to share the opera-box with Lady Verulam.

When Mr. and Mrs. Nicholls were alone, and began to consider what they had done, they were astonished to find that the expense of it was not so much, after all; for that last season it had cost them between twenty and thirty pounds for boxes; and now, for a trifle more than fifty pounds a year extra—in fact, a mere pound a week—they should have all the *éclat* of having a box of their own; and that, if Sara could only manage to save the additional pound out of the weekly housekeeping, why, they would actually be getting an opera-box for nothing!

When the season began they didn't at all regret their great bargain; for the brilliants looked superb with the lights playing upon them, and Mrs. Nicholls was delighted to see that all the loungers in the pit, as they passed by "her box," couldn't help gazing at her; nor was she less gratified to find them stopping a few paces off and taking a long peep at her through their *lorgnettes*. Though when the time came for her carriage to be called, her heart invariably sank within her as she

jumped into “the fly” they had hired for the evening, trembling lest any of her previous admirers should follow her, and discover that they were not carriage people.

Every time they went to the opera, Mr. and Mrs. W. Nicholls had some complaint or other to make about “the fly;” either the cushions were damp or covered with dust enough to spoil any dress; or the brass ornaments hadn’t been cleaned; or the driver’s box-coat was not fit to be seen, and all burst at the button-holes; and his hat was so shabby and bent, that really he didn’t look a bit better than a common cabman in the street; so that, although they were paying an enormous price, any one could see with half an eye that it wasn’t their own turn-out; indeed, as far as it went, they might just as well save the expense and have a hackney coach at once; and they only wished to goodness there was another man in the neighbourhood near at hand who let at least decent things.

They went on grumbling until the night of the Queen’s Drawing-room, when Mrs. Nicholls, on her return from the opera, found that the plume that she had put in her head, so that she might not appear at the opera different from the ladies who had been to the palace, was completely tipped with dirt, from rubbing against the roof of “the nasty filthy fly;” and as black, she said, as if somebody had been sweeping a chimney with it. Then it was no longer to be borne. Really, considering the number of things that were continually being spoiled, they both agreed that they were continually

paying for more than twenty carriages would cost, and, surely, it would be better to job a respectable conveyance for the season, especially as the expense could not possibly be more, if, indeed, so much, as they were put to at present.

The next morning—just for the curiosity of the thing—they went into a calculation to see what they were paying for cab and fly hire throughout the year, when, to their astonishment, they found that, what with Wellesley's "*bus*" to and from his chambers every day, and very often a cab home late at night; and what with "the fly," for Mrs. Nicholls, say at least twice a week, though she was certain it was much more; and the fees to the driver; and what with sundry other occasional cabs and omnibuses, which they could not put down as a regular expense, but which certainly, on the average, came to three, or, to be safe, say two, shillings a week—they could prove to any one, beyond a doubt, that it would be a saving of at least one-third, or certainly a fourth, if they jobbed a carriage of their own; and felt thoroughly satisfied, in their own minds, that the fly-man was making a very handsome annuity out of them. So it would be better at once to tell the man to send in his bill, and for Wellesley to go and inquire, as soon as possible, what the expense of jobbing a brougham would come to.

When Mr. Nicholls returned home the next day, he brought with him several estimates from different job-masters, which, coming to more than they expected, both

he and Sara didn't hesitate to set down as shameful impositions; though, of course, they said, "it was natural to expect that people should make something by them." Nicholls, however, on his way home, had been turning the whole affair over in his mind, and didn't see why they should go jobbing a carriage, and putting so much money every year in the pockets of people they didn't care about, when, by buying one of their own—which they might do, second-hand, now-a-days, for little or nothing—and keeping a horse at livery—which would be the only current expense of the thing—they might save the profit that of course the job-master would get out of them, and he was sure they had no money to throw in the dirt in that manner. Besides, the purchase of a carriage was merely *one* expense. When you had bought it, and paid for it, why there you were—nothing further to bother yourself about: and as for the keep of the horses, why, the money he paid for going backwards and forwards to chambers alone, would very nearly cover that.

So it was clear that they had better buy a vehicle of their own, if they were to have one at all; which, indeed, from what Mr. Nicholls had seen, he had made up his mind to, if he could manage it any way.

Then they set their heads to work to see in what way it *could* be managed. He couldn't pay for it out of his next quarter's money, that was clear. Sara knew as well as he did that there were some of the tradesmen whom he *must* pay; and the fly-man, of course, would

come bothering for his bill directly he found they had left off dealing with him ; and the landlord would expect at least part of the rent that was owing—it was impossible to think of putting *that* off any longer. So he must try and knock out some other mode of contriving it. To be sure, he could get the carriage on credit, but coach-builders always made you pay through the nose so exorbitantly for that ; besides, he 'd promised himself that, until he got clear of the furniture, he never would go to work that way again. Or, if he liked, he had no doubt he could get his bills done to ten times the sum he wanted, but he had the same aversion to that style of transaction as he had to the credit principle.

At last he had it ! His best plan was to send a letter to his father, and ask him as a favour to let him have a quarter in advance : he had never asked the “governor” such a thing before, and he had no doubt in the world the old gentleman would be quite happy to oblige him. And if he wouldn't—for he was a strange wayward man, and there was no telling—why they must do as well as they could without it. And if he did, why Sara must manage to put up with a servant less in the house, and have a woman who could act both as cook and housemaid just until they got straight again, for he was sure their cooking was plain, easy work enough ; and when they gave a party, why, they could have a cook for the day, or the pastry and made dishes sent in from a confectioner's.

To all this Mrs. Nicholls, with the prospect of a carriage before her eyes, readily assented, promising to do her best, and see how matters could be arranged.

Accordingly, Mr. Nicholls wrote his father a very dutiful and affectionate letter, in which, after stating that his practice was improving daily, but not so quickly as he could wish, he spoke of his introduction to Lady Verulam, who had met his father in the north, and who had said a quantity of fine things about him that he did not like to repeat; and he wound up his letter by stating that he hoped to be able to get away next long vacation, and pay his dear father and sister a visit for a short time.

In a postscript—not at all as if it were the whole and sole object for which the letter was written, but quite as if it were a mere passing thought—he added a “By the by, could you, dear father, make it convenient to let me have a quarter’s allowance in advance, as, at present, I cannot get in the fees that my clerk has down in his books, and on which I had foolishly relied to meet certain family expenses falling due in about a week’s time;” and appended to this, “Once more, God bless you, dear father.”

He read the epistle to his wife, who declared it to be a beautiful letter, and very well worded, and despatched it to the post-office forthwith.

A day or two afterwards, Nicholls, on returning home to dinner, told his dear Sara that, on his way from his chambers, it struck him that he might as well

walk down Long-acre, and see if there was any second-hand brougham to be picked up there; and that, with his usual luck, he had fallen upon just the very thing he wanted.

It had been built for a gentleman who had gone abroad, had only been in use a few months, and was nearly equal to new. After which, he asked his wife to guess what the price was, reminding her that it was beautifully fitted up inside with a drab lining, and had patent axletrees, while the body was painted a light blue, picked out with white.

But Mrs. Nicholls confessed that she knew very little about such matters, and that she really could not say what they might want for it. Whereupon her husband told her to name some price, and asked if she thought one hundred and fifty guineas too much? On which Mrs. Nicholls replied that she should certainly consider it, after the description he had given her, very cheap at the money. At this Mr. Nicholls laughed with great satisfaction, and demanded to know what she should think if the people only asked a hundred? to which Mrs. Nicholls answered that she should think it one of the greatest bargains she had ever heard of in all her born days. And then Mr. Nicholls laughed again, with still greater satisfaction than before, and inquired what Mrs. Nicholls would say if it was only seventy guineas? and they would alter the crest into the bargain. Mrs. Nicholls replied that she should say he was joking, as she was sure it never could be built for

four times the sum ; and when Mr. Nicholls assured her that seventy guineas *really* was the price, she declared that he ought to go and secure it as soon as possible, and not let a chance like that, slip through his fingers ; and that she should like, above all things on earth, to go and see it herself on the morrow, when Wellesley could get the man to promise not to part with it for a week or so, until they could give him a definite answer. All of which her husband thought extremely prudent, and it was consequently arranged that they should both walk down and look at it the very next day.

Accordingly, on the morrow, Mr. Nicholls escorted his wife to Long-acre ; and Mrs. Nicholls went into such raptures at the sight of the darling little brougham, that when the coachmaker told her that Sir Somebody Something was after it, and wanted it very much, and, in fact, was only waiting for his lady to come and decide upon it, Mrs. Wellesley Nicholls drew her husband aside, and told him that as there could be no doubt about his father letting him have the small advance he had asked for, the best way would be to close with the man at once, unless he wished to lose the chance ; for he might depend upon it such a bargain as that would be snapped up in less than a week, and then they would never forgive themselves ; so Wellesley could tell the man to put their crest on, and send it home in a fortnight ; and by that time they would be sure to have received the hundred and twenty-five pounds from Sir Giles.

It didn't require much eloquence to persuade so willing a party as Mr. Wellesley Nicholls, and he consequently agreed with his wife, that, considering all things, it would perhaps be much the best to do as she advised, and settle about it on the spot.

When Mr. Nicholls had done as much, it was arranged that it was to be sent home as soon as possible, which the coach-maker thought he could not promise to do under three weeks, as the varnish took so long drying. This annoyed Mrs. Nicholls so much that she whispered in her husband's ear that he'd better ask the man if he could not let them have a carriage until their own was ready; and it was only on her husband's reminding her that they had no horse as yet, that the lady was in any way calmed.

All that evening Mr. and Mrs. Nicholls did nothing but talk of "*their* carriage," and how much better it would look to have a conveyance of their own, instead of going riding about in those hack things, which, the lady declared, she had long felt positively ashamed to be seen in. Besides, it would be so nice to go to church in it, and would raise them so much in the estimation of the world; and she was sure that nobody would be able to tell it hadn't been built for them, it looked so perfectly new, even in its present state; and when their own crest was on, and it had been fresh varnished, as they agreed, why, she would defy even a coach-builder himself to tell that it was a second-hand one.

A lapse of a few days brought the long-looked-for

answer from Sir Giles; and though it contained a refusal of Mr. Nicholls's request, and blamed him for attempting to forestall his only means of subsistence, and which, his father said, he felt it his duty not to permit him to do, still it made amends, by informing Wellesley that his sister was coming to London to stop a year or two at his house, as it was his father's wish that the young lady, having completed her education in the country, should have an opportunity of becoming acquainted with London society and manners.

In order that his son might not be put to any extra expense on his sister's account, his father had ordered his bankers in town to honour Wellesley's cheque to the amount of one hundred and fifty pounds, which he was to consider only as an equivalent for his sister's first year's board and lodging with him; and he had made this payment in advance, so that Wellesley might not be inconvenienced by the unexpected increase in his family expenditure.

"There's a bit of good news for you, Sara," said Mr. Wellesley Nicholls, handing the letter to his wife; "although it nearly took my breath away at first, especially as we had bought the carriage. However, it's all right, thank goodness. And, what's more, we shall have no occasion to get rid of the housemaid."

"Get rid of *her*, indeed! I should think not. Rather have occasion to keep *her* and *another* into the bargain," answered Mrs. Nicholls; "though I'm sure I don't know how we shall manage to do so here, for you forget,

Wellesley dear, that we haven't a single room unoccupied that we can even put your sister into. Nor do I see, either, how we shall ever be able to make shift in this poking little place. Yo know it isn't as if it was only for a week or so, Wellesley, or else we might contrive."

"Well, Sara, it's useless talking in that way," returned Mr. Nicholls. "Contrive you must, somehow; "for I'm not going to be dragged into taking a new house, I can tell you, for all the sisters in the world, and just after buying a carriage, too. Now, would it be commonly prudent even to think of such a thing, eh?"

"No, my dear, I don't mean to say it would," continued Mrs. Wellesley Nicholls; "only your sister will expect to have an apartment to herself, or you may be sure Sir Giles would never think of paying the price he does for mere board and lodgging for her. And if you will show me a room in this house that we can give up to her, why I wont say any more about it."

"Perhaps, my dear," said Mr. Wellesley Nicholls, half angrily, "that is the best thing you can do under any circumstances. So, if you please, we we'll talk about it another time. You know yourself, Sara, that I cannot afford to take a larger house; and understand me plainly, once for all, I *will* not do it. So to-morrow we'll go over the bed-rooms up-stairs together, and see what can be done."

CHAPTER IV.

THE next morning Mr. and Mrs. Wellesley Nicholls, according to agreement, went over the upper part of the house, to see which room could be given up to Wellesley's sister. First one plan was proposed, and then another. Now the nursery was to be given up; but then it was impossible, for there must be a separate room at the top of the house for the children to play in. And now the cook and the housemaid were to sleep together in the back kitchen, which Wellesley said could easily be fitted up as a bedroom for them: but then Mrs. Nicholls wanted to know how the house could ever be managed without a back-kitchen; and, moreover, she asked where Parker's press-bedstead was to go to—he *must* have a room to himself. Then Wellesley proposed that they should hire a bed-room for him at some house close by, just for the time, and so the maids could have Parker's room, and the nurse and the children could leave the bed-room at the back of theirs, and go up into the maids' room, in the back attic, and the front attic might still remain as the nursery.

This profound plan Mrs. Nicholls overruled by inquiring, if Parker slept out, at what time Wellesley thought he would be coming in to do his work in the morning? Besides, it would never do. Then, Wellesley didn't see why Parker shouldn't sleep in the front kitchen, if that was all. Whereupon Mrs. Nicholls ex-

claimed, "What! in the place where their dinners were cooked?"

Wellesley, finding that he could devise no feasible method for getting out of their difficulty, grew angry, and said that his wife might arrange it just as she liked, but arranged it must be, somehow or other—for, as he had said before, he was not going to be dragged into the expense of taking a larger house, especially as it was as much as he could do to pay the rent of the one he was in—so he begged she wouldn't speak to him any more about it: and thus the matter dropped, Mrs. Nicholls feeling considerably annoyed because her husband *wouldn't* take a new house, and Mr. Nicholls half vexed because he *couldn't*.

The carriage was to be home in about a fortnight, so it was high time to look after a horse. Nicholls had seen one or two, but the animals didn't step out well, and carried their heads badly, and, in fact, were not sufficiently showy for what he wanted. Luckily, however, his friend Lively Harry came to his aid; for, one afternoon, while he was at Anderson's, looking at a horse, which he was having trotted up and down, that ubiquitous gentleman strolled through the yard; and, seeing what Nicholls was after, advised him not on any account to buy that creature, for it was an old stager, and he had known it on town for ten years at least, during which time it had had double as many masters. Last season young Greville bought it. Of course, he continued, Nicholls knew young Greville—he was in

the Thames Yacht Club, and had won the cup the year Cerito came out. Then Lively Harry hoped Mrs. Nicholls didn't catch cold last Tuesday night; and told Wellesley, after he had left them, he had gone to supper with a friend, who assured him, on the best authority, that there was about to be another change in the ministry. Next, he asked Nicholls whether he had read Disraeli's last new novel, and what he thought of it? The people were all talking about it, he said, at Fred Gordon's the other night—he meant Fred Gordon that had carried off Baron Rathbone's eldest daughter. And then he exclaimed, "By the by, Nicholls, Gordon has a chestnut mare that he wants to part with which would just suit you; so, if you like, I'll just step round with you and introduce you. He's a deuced nice fellow for a man to know, and gives capital parties, I can tell you; and then we can all go and look at the animal together."

And so they did, and Wellesley was so taken with the paces and whole appearance of the mare, that he made her his own by giving Mr. Gordon his bill for fifty pounds, at a month, and left directions that the horse should be sent home on the morrow.

At dinner he told his wife all that he had done, and remarked how well the horse would look in their carriage, for chestnut was such a nice gentlemanly colour; and that he was sure that when she saw it in the brougham, she would say that any one would take it to be a nobleman's turn-out, adding that he had given

a bill at a month for the animal, because by that time his quarter's allowance would be due. All of which pleased Mrs. Nicholls exceedingly ; but, reverting in her own mind to the house, she asked Wellesley where he was going to put the horse ? to which Mr. Nicholls replied, that perhaps it would be better to let it stand at livery for a time at the fly-master's stables, as that would keep the fellow from bothering him about his account. Whereupon Mrs. Nicholls begged of her husband to think of what he was about to do ; and, just to prove to him the foolish, imprudent way in which he was going to act, she pointed out how he would have to pay at least thirty shillings a week for the horse and carriage at livery, and from five to seven shillings a week for a bed-room for Parker, out of the house—making, with one thing and another, near upon two pounds, or better than a hundred a year, addition to his present expenses. And all that, he would go and incur, just because he was so obstinate as not to take a new house, where he could have his own stables, and live in a more fashionable part of the town, for very little more than they were at present paying for the out-of-the-way little place they lived in.

This was a home-thrust to Nicholls's pocket and vanity, for he began to see that by moving, as his wife had pleasantly said, to a more fashionable part of the town, he could make twice as stylish an appearance for little more than half of what it cost him in the humble retirement of St. John's Wood.

Still, he trembled lest he should not be able to find a tenant for the remainder of his lease; and he expressed to his wife the fears he had on that score. Whereupon Mrs. Nicholls assured him that, after the improvements they had made, and the manner in which they had beautified the place, they should be able to let it directly, and, so far as that went, at an increased rent into the bargain; adding that, either it was very foolish to have ever bought the carriage at all, or else, having done so, it was worse than madness to think of stopping in a place where there were no stables, and nobody near that you care about to see it, and where it was positively little or no credit at all to one. And how a man, she continued, with the income which he now had, could hesitate for a moment about going into a better part of the town, was, she must confess, far beyond her comprehension. Why, there was he, receiving five hundred a year from his father, and say a hundred a year from his business, and a hundred and sixty from his sister, making his income altogether near upon eight hundred pounds, to say nothing of what he would save by the stables, and the increase of rent they were to get for their present house—and yet he was frightened to death about going into a place that couldn't, even in the most expensive quarter of London, cost him more than fifty pounds a year beyond what he was then paying.

Wellesley at once saw the correctness of the statement, and observed that, to be sure, it was not as if

they would have to buy new furniture, for what he had got he was certain was good enough for anywhere. So that, after a little further consideration of the matter, it was arranged that Wellesley should look out and see what could be done.

Mr. Wellesley Nicholls, having once made up his mind to leave, wasn't long in finding a house quite equal, if not superior, to his improved circumstances. It was delightfully situated within five minutes' walk of Hyde Park, with excellent stabling, all complete, and offered every convenience to a family of the highest respectability; and what made it far more desirable in the eyes of both Mr. and Mrs. Wellesley Nicholls was, that their sideboard fitted the recess in the dining-room to a hair, and their drawing-room carpet was very little too large, and could easily be cut down for the little sitting-room at the back.

They both of them agreed, as usual, that it was quite a bargain at a hundred and twenty pounds a year, especially as there was no premium to pay, and the fixtures were to be taken at a valuation, and they couldn't come to much. Though when, in about a fortnight afterwards, Mr. Nicholls went to "settle and sign," he was astonished to find, that, what with the expenses of preparing the lease, and the broker's valuation of the fixtures, "that couldn't come to much," he had eighty-seven pounds odd to pay before entering the premises. However, he had a perfect gentleman to deal with, who took short bills for the fixtures, and

consequently he had only the legal expenses to get rid of. Nicholls chose a beautiful apartment for his sister, and he thanked his stars that, with the exception of fitting that up, and a carpet or two for the principal rooms, he should be put to little or no expense at all. Though, when they called in the upholsterer, it was astonishing to see how mistaken they had been in this respect likewise, as the man soon proved to them that there was scarcely a room in the new house that didn't require something or other to be made for it, for the whole place was so much larger, that it would look nearly naked without it.

There must be half a dozen new chairs and a couple of what-nots for the dining-room, to make it look anything like, and another sofa and ottoman for the back drawing-room; and the upholsterer would also recommend a pier-glass or two, and some card-tables for the front drawing-room; and then the curtains they had at present would look terribly scanty, and cost almost as much to alter as a new set would come to; and moreover, there was the little back sitting-room—that would have to be entirely new furnished, and which, strange to say, had totally escaped Mr. Nicholls's notice.

But the upholsterer was in a very large way of business, and he had furnished Wellesley's house before, and had never pressed much for his money; so Mr. Nicholls agreed with the man, that, while he was about it, it would be better not "to spoil the ship for a ha'porth o' tar," especially as it was a thing they

didn't do every day; and, besides, what would his friends say, when they came and saw a large handsome room only half filled with furniture? Consequently, the orders were given, and in a month's time the house was to be all ready to receive them.

Previous to leaving St. John's Wood, Mr. Nicholls found several other little difficulties arise which had not entered into his calculation; for the tradesmen, hearing that he was about to quit the neighbourhood, began to grow rather persevering about the settlement of their bills; and by the time he had discharged them and paid for the carriage, he found that a considerable hole had been made in the hundred and fifty pounds he had received on account of his sister's first year's board and lodging. However, in a week he would have his quarter's money again, which, together with the ten or twelve pounds that remained in hand, he reckoned would enable him to pay up all his back rent and stop the mouth of that bothering flyman with something on account; and then, if he could only manage to put off some of the other things that were not so particularly pressing, he had no doubt he should be able to carry on the war. For it was not as if he was going into a worse house: and creditors never annoyed a man when they saw that he was getting up in the world; so that after all, he was only worrying himself about trifles, and felt convinced in a year or two (with proper management) he should find himself much better off than ever he had been.

One day when Nicholls came home from business, he was astonished to learn from Mrs. Nicholls that the flyman had objected to take the ten pounds on account, observing that, as the bill had been running on for near upon a year, and they were about quitting the neighbourhood, he didn't see why he shouldn't be paid in full, as the other tradesmen had been. Whereupon, Mr. Nicholls said the flyman was an impudent scoundrel, and told his wife how he would just serve the gentleman. He shouldn't have a sixpence until the rest had been paid ; and when he called again, Mrs. Nicholls might tell him as much.

Mrs. Nicholls begged of her husband not to be too hard upon the man, for he seemed to be well disposed, and, as the poor fellow had said, he'd got a large family to support, and he was obliged to pay ready money of everything he had, and that she really thought he pressed so hard for his money merely because he couldn't afford to wait for it, and that he had said as much, indeed.

To all of which Mr. Nicholls merely replied by asking his wife what the man's large family was to him ? That surely was the man's look out, he said, not his. Besides, even if he felt disposed to take the man's necessities into consideration, how on earth was it possible for him to do so ? He'd merely ask her if Gordon's bill for the horse wasn't coming due in a day or two's time ; and did she think it would ever do for him to let that go back ? No ! not for all the men with large families

in the kingdom, he could tell her! Wasn't he bound, as a man of honour, to attend to that; for a pretty thing it would be indeed to have it rumoured about town that Wellesley Nicholls had done Fred Gordon out of his horse. People might say, perhaps, that he was imprudent, but, thank Heaven, no one could say, and he'd take precious good care no one ever should say, that he was dishonourable!

To these sentiments Mrs. Nicholls gave her warmest approbation, and said that she only wanted her husband to do all he possibly could for the poor man, and Wellesley to see if he couldn't spare the poor fellow half of his bill, just for the present.

Mr. Nicholls could contain himself no longer, and remarked how foolish his wife talked, and that she would go speaking without thinking. She knew as well as he did, that, when he went for his quarter's money the day after to-morrow, he *must* pay out of it Gordon's bill, fifty pounds, and half a year's rent, thirty pounds, and that scoundrel of a butcher the remainder of his account, which was twelve pounds; and then there were the expenses of moving—and they'd be a ten-pound note if they were a penny; and did she think he was going into a new house without a sixpence, or to leave himself to go about like a scamp, without a penny in his pocket? No, not for a whole regiment of flymen! Besides, it would be a good lesson to the fellow, and teach him to be more civil to gentlemen for the future.

When they were fairly in the new residence, Nicholls

laid in a store of corn and hay, and sent his groom for the horse, with a letter, stating that the flyman's bill should be attended to as soon as Mr. Nicholls could make it convenient.

But when the groom returned, and told his master that the flyman refused to part with the animal until his account was settled, Mr. Nicholls's rage knew no bounds: and Mrs. Nicholls declared that she had never heard of such shameful conduct in all her days; adding, that surely the man had no right to do it. To which her husband answered, that of course he hadn't; and that he would certainly commence an action against him the very next day, if it wasn't that the fellow was a positive pauper; and where was the good of going to law with a scoundrel that wasn't worth powder and shot? and, of course, that was the reason why he imposed upon gentlemen. But he'd be too many for the rogue now; for he'd take a policeman, and jump into a cab, and go up and formally demand the animal of the man—and, if he refused, why, he'd give the fellow in charge for felony on the spot, and then he should see how he liked that. Mrs. Nicholls, however, said that though it would serve the ungrateful man perfectly right, still, she did not think it would be quite prudent of Nicholls, under the circumstances, to do so; for the whole affair would be certain to get into the papers, and then there'd be a pretty exposure—letting the whole world know they couldn't pay a bill of thirty-seven pounds. So she thought the best plan, after all,

would be to try and borrow some money somewhere, and pay the man, and have done with him.

When Mr. Nicholls got a little cooler, and came to turn the matter over in his mind, he agreed with his wife that it did appear to him to be the more advisable course to take, only he didn't exactly see whom he could go to and ask for the money.

After the governor's letter, it was clear there was no hope in that quarter. To be sure, he observed, he might be able to get a bill done, though he didn't like getting friends to lend their acceptances, and, in fact, he would much rather ask them for the money at once. And then, after knitting his brows and biting his lips for a time, he said to his wife, "By-the-by, Sara, don't you think your brother Reuben would be likely to lend it?"

"Why," answered Mrs. Nicholls, "I don't know; you see, you have always slighted him so, Wellesley, and it would look so odd going and asking favours of him after that. Besides, I haven't written to him for so long, that I shouldn't like to let him imagine that I only wrote when I wanted something."

"Pack o' nonsense," replied Wellesley; "why, isn't it easy enough for you to say that you've been prevented by illness from writing before; and that you have got a milliner's bill to pay that you've contracted unknown to me, and that I should make a dreadful noise about it if it came to my ears; and that, if he will only assist you this once, of course you'll promise him never to do the like again."

"Well, but," answered Mrs. Nicholls, "won't it seem strange, after all he said when he was last in town about our extravagance, to go telling him that I owe near upon forty pounds for dresses and things."

"Forty pounds! indeed," indignantly exclaimed Mr. Wellesley Nicholls. "You don't, I hope, for one moment imagine that I am going to let your brother Reuben know that we can't pay forty pounds? That would, if you like, be making him fancy that his words were coming true, and that we were going to the dogs with a vengeance. Besides, to be poor and seem poor is the very deuce, as the saying goes. No, my dear, the very least that we can ask him for with any credit to ourselves is a hundred pounds."

"What! a hundred pounds for millinery?" cried Mrs. Wellesley Nicholls. "Oh! whatever will Reuben think of me, Wellesley dear?"

"Tkink?" replied Mr. Nicholls; "why, think it a very moderate sum for a person in your station in life; you forget who you are, my love. Besides, if you're frightened at all about that, you can spread it over two or threc years, you know, and throw the children into the bargain."

At length the matter was settled; and as Mrs. Nicholls sat down to write the letter, her husband reminded her that she might as well ask her brother Reuben and his wife to come and stop a few days in town with them, as it would make it look all the more friendly, and there wasn't any chance of his accepting

it. Besides, after an invitation like that, he didn't see how master Reuben could well get off lending the money, especially as he had always seemed so anxious to keep up the acquaintance.

When the letter had gone, Mr. and Mrs. Wellesley Nicholls were all impatience for the answer, which they kept hoping each day's post would bring them, for, the worst of it was, Nicholls wanted the horse particularly, to fetch his sister from the railway station in his own carriage.

CHAPTER V.

MRS. REUBEN MARSH, with her bare arms all white with flour, was busily employed preparing her one o'clock dinner, when Barnes, the postman, called, on his rounds, with the letter from Farnham, and left a scented note, bearing the London post-mark, for her husband. Having drunk off a glass of ale—which, together with the fee of one penny, was his usual perquisite for delivering all letters out of the town—the postman inquired after the state of the crops and the children, and took his departure; while Mrs. Marsh, carefully holding the letter between her pasty fingers, turned it over and over again, to see if she could tell from where it came; and then, sniffing the perfume that still hung about it, she wondered whether it could

be from their Sally. It were very like her fine writing, but Reuben hadn't sent them any present lately, so it couldn't be from her, that were clear. To satisfy her curiosity, she shouted to one of the boys in the yard, and told him to go over to the barn, and to tell his master that there were a letter for him from London, and that he must come over directly. Then off the boy ran, making the poultry fly cackling and gobbling away in all directions, as he dashed in among them, and scampered across the yard.

In a few minutes Reuben made his appearance, with his black hat all over dust (for they had been winnowing), while his gray shooting-jacket and brown leather gaiters were covered with husks.

"Why, Molly, it is a letter from our Sally," cried Reuben, as soon as he saw the handwriting. "What is in the wind now? The letter ain't in mourning, or I should have thought some of 'em in London had gone dead, it's such a rare thing for sister to write to a body. Come, take my hat, Molly and give me a mug of beer, for my throat is full of chucks, and I can read it to you, girl, while you be getting the dinner ready.

Then, sitting down, he opened the letter, and cried to his wife—"Why, Molly, they are gone away from St. Johns' Wood, and danged if they ain't living in Hyde Park! Well, I only hope it will last, girl; but it strikes me that they are like many others, and don't know which side their bread is buttered on. Depend upon it, Molly, their next move will be either to St.

James's Palace or the Queen's Bench Prison. Five hundred a year is only five hundred a year, wife ; and they hadn't more than they knew what to do with in t'other place. This living for show, Molly, is to my mind just like your Brummagem plated spoons—uncommonly grand for a time, but not at all likely to last ; and the first hard rub they gets, why—off goes all the silver, and there is nothing but copper left for a body to put up with. However, let's go on with the letter. Well, come ! Sally is a good-natured lass at heart, after all. She says she and Wellesley are afraid they've been turning their backs upon us, and want us to pass a week with 'em in London. It is very good of 'em, isn't it, Molly ? ”

“ Ah ! ” replied Molly, shaking her head, “ I always told you she was a good lass ; and you should read, husband, before you condemn.”

“ Whew ! ” whistled Reuben, scratching his head ; “ listen here, Molly. What do you think ? why, if that extravagant young hussey of a sister of mine aint been and run up a bill of one hundred pounds—do you hear that, girl ? One hundred pounds, and all for dresses and ribbons, and fine things ; and unbeknown to her husband, too, as I'm her brother ! And now the oudacious bit of goods be afraid on its coming to Nicholls's ears, and wants me to lend her the money. Did you ever hear the likes of it ? ”

“ One hundred pounds ! ” exclaimed Mrs. Marsh. “ Ah, well, I aint astonished ! I aint astonished ! for,

when she was down here she was uncommon fond of fine things, and many a time I've told her it would bring trouble on her; and you see I wasn't far out, was I, good man? But she was such a comely lass, and had such a pretty face of her own, that it was, as a body would say, quite natural to her. But a hundred pounds for fine things, Reuben! Bless us and save us, one hundred pounds! Why, what will the poor thing come to?"

"Want, I be afraid, Molly," returned Reuben. "Want for them, and bad times for us; for it is as much as a hard-working man can do to keep his own family clean and decent now-a-days, let alone other people's; but that's what we shall have to do before long, Molly, take my bare word for it. It would be a wrong thing, I know to go paying that hundred pounds for Miss Sally; and yet, dang it, it 'ud never do, girl, to see Nicholls ruined by one's own sister. You see, if I do pay it, why the foolish, conceited thing will only go doing the likes again to-morrow; and yet if I don't, why, I suppose there'll be the bailies in the place, and all along of Sally. Come, give us a word, wife; what say ye, eh?"

"Why, I tell you what, Reuben," answered his wife. "Can't you allow the bailies to come in, so as to let them have a taste of trouble first, and then give them the hundred pounds and pay them out. It'll be a lesson to them, like."

"Yes, wife," rejoined Reuben, "it would be a lesson to 'em, surely; but the bailies, Molly, do charge so plaguy

deal for their schooling, that I shouldn't wonder now if that little bit of larning were to stand them in near upon another hundred pounds at least ; so I'll tell you what I'll do, Molly. I'll pay the money for her without any fuss this once ; for, you see, we've got before the world a little bit now, and Sally's been off our hands some time, and never had anything to talk of from us. Besides, to speak the plain truth, I like the girl's principle about wishing to pay back ; and maybe the poor lass is sorry for what she's been a-doing ; though, to be sure, I should have been twice as well pleased if she hadn't gone asking us to pass a week with her at her fine place in London. You see, Molly, it doesn't look straightforward like ; and what a plaguy fool of a brother she must think she has got, to fancy we shouldn't see through that—eh, wife ?

“ Yes,” answered Molly ; “ and the stupid thing ought to have remembered, that it is the first time she has ever done as much to’ards us. Still, don’t worry yourself about that, Reuben, but pay the money ; and what is more, pay it thyself, for it is clear Sally don’t know the value of it, and isn’t in a fit state to be trusted with it, and would only go spending it on other things, may be.”

“ Well said our side, Molly !” returned Reuben, “ leave you alone for keeping all your eyes about you So I'll do as you say, girl, and write to foolish Sally for the name of the person to whom she owes the hundred pounds, and learn where she lives ; and then I'll go up to London and pay it myself, and make sister happy in her mind again.”

So saying, he told Molly to put the dinner back a bit, and sat down and wrote his letter to Mrs. Wellesley Nicholls. When he had done so, he read it to his wife, and, calling one of the boys, told him to put a saddle on Jack, and make haste over to Farnham with it as quickly as he could.

The next day, when Mr. and Mrs. Wellesley Nicholls came down to breakfast, Reuben's letter lay upon the table. Nicholls, before handing it to his wife to open, bent it backwards and forwards to see if he could detect any enclosure, and gave it to her, saying that he was afraid there was neither cheque nor note in it.

When Mrs. Nicholls read the first part of the letter, in which Reuben, after scolding her, said that he would pay the money for her this once, Nicholls said, that he had always thought her brother a fine fellow at heart, and he was glad to find that he was not mistaken.

On hearing, however, that Reuben would only do so on condition of his being allowed to discharge the alleged bill himself, Nicholls called him a suspicious lout, and said it was clear the fellow didn't believe that Sarah owed the money, and that he had half a mind to ring the clod-hopper's nose for doubting his wife's word, adding, that he should like to catch himself giving Mr. Reuben Marsh the chance of doing them a good turn again.

"Yes, I told you how it would be," answered Mrs. Wellesley Nicholls; "and that it would look so bad, saying that I wanted it to pay a bill for millinery."

"Psha!" replied Mr. Nicholls. "I've told you, over

and over again, it would never have done for *me* to have asked for the money after the way in which we slighted the man. No, my dear. The fact is, that, though *he* is your brother, *he*'s a mean fellow, and of course, from the manner in which he has been brought up, cannot understand the feelings of a gentleman. But I will soon let him see that *he*'s not the only friend we've got in the world. I'll go to Lively Harry this very day, and get him to lend me his acceptance, for it's impossible to do without the horse, and that rogue of a fly-man doesn't seem at all inclined to give him up without his money; so you can just scribble a letter to your brother while I go and ferret out Harry. And mind now, don't you go fawning to Mr. Reuben Marsh, but speak out like a woman, and give him to understand that you think he has acted in the business anything but like a brother; and tell him that, under your present feelings, the less you see of one another for the future the better."

Mr. Nicholls found lively Harry quite a different sort of person from Reuben Marsh; indeed, as Wellesley told his wife, he behaved throughout the whole transaction like a perfect gentleman; for he told him he was a man of the world and understood those things, and was always very ready to oblige a friend in so trifling a matter as his acceptance; indeed, for his own part, Lively Harry said, he didn't see the use of limiting the commerce of the country to the amount of bullion in the kingdom, and had always been a man who had advocated the use of paper.

But, though Mr. Nicholls soon became a convert to Lively Harry's lucid arguments on the currency, still he was disgusted to find that the men in the City were far from being in the same way of thinking; for it took him nearly half the day before he could discover any gentleman who was sufficiently enterprising to look upon the small piece of paper to which Lively Harry had affixed his name, and made payable at his tailor's in Jermyn-street, in the light of money.

At last, however, his wine-merchant gave him a letter to a gentleman of the legal profession and Jewish persuasion, who obliged him by converting the bill into as much gold as he said he could afford to give; whereupon Mr. Nicholls jumped into a cab, dashed up to the fly-man, paid his bill with all the dignity of a *millionaire*, and ordered the fellow to give the mare to his groom when he called.

On reaching home again, he threw himself on the sofa, and told his wife he felt quite a new man; for, thank Heaven! *that* was settled.

However, Mr. Nicholls was no sooner out of one difficulty than he found himself in another; for, in two or three days' time, his wife informed him that the man who had supplied the carpets had sent a letter requesting the amount of his bill, as the goods had been sold for ready money.

Wellesley only answered that the carpet-man must wait until he had let his old house; and that with the premium he expected to get there he would pay him,

for he had directed the house-agent to ask 200*l.* premium for it, which, he was sure, was little enough, as he had laid out nearly double the sum on that place. So that, though the man was very assiduous in his calls, still, no matter at what time he caine, he invariably found that Mr. Nicholls was "out." Until, at length, worn out of patience by his fruitless visits, the carpet-man sent a gentleman, who, not being known to the servants, obtained an interview with Mr. Nicholls, and took the liberty of presenting him with the copy of a writ.

Nicholls knew enough of his profession not to be frightened by such things as the first steps to a lawsuit, although, as he told his wife, he was annoyed at the man's confounded impudence; but, as the fellow had chosen to go to law, why he might make the most of it; and he'd take precious good care to keep him out of his money as long as he could. To be sure, it would be a trifling extra expense to him, but it would be worth that to punish the vagabond, and especially at the present moment, when he only wanted a little time to get round—so that he didn't mind what he paid for it.

Sara was, he said, as well aware as he was, that there would be the first quarter's rent, and one of the bills he had given for the fixtures, and Lively Harry's acceptance, together with the rent of the other house, all coming due in about six weeks' time, and he had calculated that they would just about swallow up his next quarter's money. Consequently, it wasn't likely that he

was going to pay a rascally carpet-dealer, and leave a man who had behaved so thoroughly like a gentleman as his landlord had, unsatisfied.

Besides, whatever he did, the first quarter's rent and the bill for the fixtures must be paid; and Lively Harry's acceptance was a matter of honour, that he could not put off—though the rent of the house in St. John's-wood he didn't care so much about, and he could let that stand over a bit. So, perhaps, after all, it was much better for him that the carpet-man had done as he had; for now, thank Heaven! he shouldn't have that man coming and knocking at his door every day. However, he begged his wife on no account to let his sister know anything about the writ.

For about a fortnight Mr. Nicholls enjoyed perfect family bliss—driving in the Park every afternoon with his wife and sister; seeing sights in the morning, and visiting the Opera or the theatre at night. And then, feeling himself called upon to give what he styled “a house-warming” in his new residence, he issued cards of invitation for a grand evening party, which he arranged to come off a few days after he should have received the next instalment of his allowance.

When, however, Sir Giles's remittance came to hand, Nicholls found that by the time he had paid the landlord's rent, and the first of the bills for fixtures, and given ready money for several trifling articles which were required for his evening party, and which he

could not obtain upon credit, the remainder of his quarterly allowance was only sufficient to enable him to carry on the housekeeping for the next three months, and he was in sad tribulation on account of Lively Harry's acceptance.

He would go and see the holder of it, and get him to renew the bill, which he had no doubt he would do for a five-pound note or two; though, upon second thoughts, it struck him that, instead of asking favours of a money-lender, it would be more advisable to get Lively Harry to lend his name to another and larger bill, and so take up the one falling due in three or four days, and stop the carpet-man's action, which he now began to feel rather uneasy about. Besides, he agreed with himself that it would look much better to take up the first bill that he had discounted with the gentleman in the City; and that, by doing so, he would so establish his credit with him that of course the man wouldn't object to do another, for double or treble the amount, at any future time that he might be in want of such a thing.

But Nicholls, unfortunately, was reckoning without his host, and when he went to seek for his friend, he found him not quite so easy to be met with. He hunted for Lively Harry at his club, and at all his different haunts, but in each place the gentleman had not been seen or heard of for more than a week; and Mr. Nicholls being as ignorant as every one else as to the exact locality of his friend's domicile, he returned home, the

evening before the bill became due, miserable, tired, worried, and surly, for he knew not how to manage.

All dinner he scarcely spoke to his wife. When she tried to divert his thoughts by any trivial conversation, he gave short, snappish answers; and it was only the presence of his sister and the servants that prevented him from transgressing the forms of politeness.

As he sat alone sipping his wine, after his wife and sister had retired to the drawing-room, he kept twisting over and over in his mind the different means by which he thought he might save himself from the dishonour of letting his friend's bill go back unpaid on the morrow. At last he rang the bell, and told the page to tell Mrs. Nicholls that he wished to speak with her.

When his wife made her appearance, he began by apologising to her for any little rudeness he might have been guilty of towards her at dinner-time, saying that he was worried out of his life about that confounded acceptance of Lively Harry's, and that he was a ruined man if it was dishonoured. She knew what a chatterer the man was, and that he would be sure to go gossiping about it wherever he went; and then they would find that, after all the privations they had undergone to get to their present standing in society, they would be avoided and cut by everybody. He only saw, he said, one way of getting out of it at all, and asked his wife whether she would assist him in it. Whereupon Mrs. Nicholls said she would help in any way that lay in her power; but what could *she* do?

“Why, my dear,” answered Mr. Nicholls, “you see, if I could only manage to take up this bill, the same party, you know, would, of course, be too glad to do another for me to any amount: and then, with that I could pay off the carpet-man, and we should be all straight again; for the premium we shall get for the other house will just come in handy to take up the next bill. So that you see, Sara, we shall be certain to be all right for the future, if we can only get over this confounded temporary difficulty.”

Mrs. Nicholls agreed with him perfectly, and said, she thought she knew what he meant; adding, that she should never like to write to Reuben for money again.

“Oh no! of course not, my dear,” returned her husband; “nor should I wish you to stoop so low as that. What I mean is this. Sara—you see, those diamonds that I made you a present of are of no use to you just now. You can have no occasion for them for a week or so.”

“My dear Wellesley!” cried Mrs. Nicholls; “you forget our evening party takes place in three days’ time, and I must wear them then.”

“Tut! tut! tut!” responded Mr. Nicholls. “How foolishly you do talk, Sara. I really thought that by this time I had made you understand the usages of polite society better. Don’t you know that it’s considered etiquette for the lady of the house, when she has a *réunion*, to let her dress be as simple and quiet as she can, so that her guests may have an opportunity of displaying their attractions? I’m sure your ‘aqua-

marines' are as neat and chaste and ladylike as anything you could put on, or I should never have dreamt of making the proposal."

"That may be," replied Mrs. Nicholls; "but after the diamonds, I'm sure I shouldn't be able to bear the look of myself in the other things: and, if it comes to that, why, I'd sooner not wear any."

"Well, my dear," answered her husband, "you can suit yourself about it. All I know is, I *must* have your diamonds for a few days—unless, indeed, you prefer both of us being ruined, and that while my very sister is under my roof. So it's no use your pouting, Sara; but go up-stairs, like a good girl, and get them for me directly; for I can easily raise money enough upon them to get out of this fix, and let you have them back again as soon as I can lay hold of Lively Harry."

After a little further persuasion, Mr. Nicholls got the diamonds. It was the first time that our fashionable hero had ever had occasion to visit one of those places of refuge, commonly called "pawnbroker's shows." He had, in his youth, often jested with his seedy law companions about visiting "his uncle," but it had up to that moment been his boast, that he had never entered one of those horrible establishments. Once, when out walking, a friend had directed his attention to three golden balls, swinging over a money-lender's doorway, and Mr. Nicholls had spoken very severely on the extravagance of the poor man, and the utter ruin that must result from the habit of raising money at ex-

orbitant interest, instead of applying to a respectable capitalist, who only required his five per cent. He had even gone so far as to compare these three golden balls to the three Fates ruling over the existence of the pauper, and although he grew somewhat confused in his simile, and talked about Clotho holding the pledge, whilst Lachesis drew up the duplicate, and Atropos, when the time had expired, sent the goods for sale, yet he felt pleased at having given some evidence of a classical education, and proud at having remembered the names of the Grecian ladies.

Little did he, in those happy times, dream that the day would come, when a hard necessity would drive him, like a poor lamb, to this slaughter-house of property.

Of course, he disguised himself to the utmost. He put on his oldest hat and worst coat. He determined that on his return home he would throw away these seedy garments, the witnesses of his misfortune, lest any one, who had seen him figuring in the pawn shop, should identify him by them.

On reaching the shop, he felt his courage fail. The entrance door was blocked up with bunches of old sheets, shawls, and blankets, that hung there like flags of distress. He saw one or two persons, carrying bundles under their arms, push aside this drapery, dive through the linen foliage that adorned this arbour of refuge, and, caring nothing for the ordeal, boldly gain the money-lender's sanctuary. But something told him that he was not equal to the trial.

For a long time he remained looking in at the window, as if he wished to purchase some of the tawdry jewellery exhibited there. He fancied that every passer-by recognized him as the dashing Wellesley Nicholls, Esq.—the friend of people ten times richer than himself. Once he imagined that he saw an acquaintance pass by, and then he almost shook with fear, and half prayed that the iron grating on which he stood would open, and let him down in the area below. What was the tumble of a few feet, compared to the fall of dignity, or the toppling over of the dreams of a life-time?

At last, when his patience was nearly exhausted, a shop-boy came out, and commenced taking down the goods hung up outside. When the gangway was completely cleared, Mr. Wellesley Nicholls, with a sudden dive—as though he were plunging into a cold bath—dashed into the premises.

The place was empty. The man behind the counter even said it was too late to do business. But diamonds have a peculiar power over man as well as woman; and when the morocco case was opened, the man altered his tone, and declared himself willing to entertain the transaction.

He even grew so civil, that Nicholls half fancied that he had been recognized. However, the ensuing conversation entirely reassured him on that point.

“What name shall I say?” asked the pawnbroker, filling up the detail of the duplicate.

Nicholls, with great presence of mind, answered,

“Henry Chandos;” the name of his friend being the first that he could think of.

This was all the capitalist required; for much to Nicholls’s disgust, he added as the address “Cheapside.” If he had written, “Belgrave-square,” Mr. Wellesley could have felt almost flattered, but Cheapside! “Hang him!” he said to himself, “does he take me for a hatter, or a City-man, I should like to know.”

In the morning he took up Lively Harry’s acceptance; so that on the night of his party no one would have thought, from the happiness of his face, and the splendour and profusion of the entertainment, that he had ever been distressed for the want of a few pounds.

Mrs. Nicholls looked splendid, even in her “aquamarines,” and Wellesley’s sister was a universal favourite. The rooms were crowded to suffocation, and the presence of Lady Verulam gave a stamp to the “réunion,” which Nicholls said he had been battling for all his life. In fact, ever since the opera-box, Mrs. Nicholls had been so assiduous in her attentions, both to her ladyship and her “charming girls,” that the acquaintance had rapidly ripened into a fashionable friendship; indeed, so much so, that Mrs. Nicholls, when the guests had left, and she was alone with her husband in the drawing-room, told Wellesley that while she was talking with Lady Verulam, her ladyship had asked her whether she had received an invitation to her Georgiana’s approaching wedding; and that when she assured her ladyship that she had not, her ladyship

said it was very strange, for the cards had been sent she should say, quite three weeks ago, as her dear girls had set their hearts upon her coming, and would never forgive her if she didn't; and that her ladyship had made her promise to be sure and be there; and that the wedding was to take place in eight days, at St. George's, Hanover-square.

Mr. Nicholls, in the pride of his heart, told his wife that she had only got to thank him for his having taken the opera-box. But Mrs. Nicholls begged to ask who it was that had first advised him to have a carriage of his own; adding, that she should like to know if they would ever have been invited to the marriage if they had still been going about in that filthy fly of theirs. So dividing the honours, Mr. and Mrs. Nicholls went to bed quite happy.

All the next day Wellesley and his wife did nothing but talk about their good fortune in getting asked to so fashionable a wedding. Of course, he said, the whole account of the proceedings, and a list of the parties present, would be given in the papers; and they would be published to the world as moving in a circle that it had been the ambition of his life to reach. Sara must get a splendid new dress for the occasion; and he'd hunt up Lively Harry, and get a fresh bill from him by which he could get her diamonds back again, and he had no doubt she would create quite a sensation there.

But, unluckily for Mr. Nicholl's projects, and to

Mrs. Nicholl's extreme annoyance, Lively Harry was still nowhere to be found ; whereupon Sara didn't hesitate to declare that it would be impossible for her to think of appearing at so grand an assembly without her brilliants. However, her husband made her mind easy by bringing her home on the evening before the marriage a much more splendid *suite* of diamonds than her own, which, "like a good soul," he had hired for the occasion.

When they were ready dressed on the morrow, and Nicholls had sent for the carriage, he was astonished at the time the groom took in bringing it round ; and, after a little while, he grew so impatient that he went into the stables by the back way.

On entering them he found that his brougham and horse had been seized, in execution for the debt of "that scoundrelly carpet-dealer," who, in person, had accompanied the bailiff, and refused to let it go out of the place unless Mr. Nicholls was prepared to pay down the debt and costs.

Mr. Nicholls inwardly thanked his stars that, even in this trying dilemma, he knew how to behave himself like a gentleman. So, refusing to bandy words with the tradesman, he turned his back upon the fellow, and, slamming the door in his face, returned to his wife to break to her the terrible news.

It had so startling an effect on Mrs. Nicholls, that no sooner had she heard what had happened, than she fell into hysterics, and sobbed and laughed so loudly

that, much to Mr. Nicholls' annoyance, his wife's cries brought his sister and the servants to her aid; and he saw that there was little chance of the seizure being kept a secret.

When they had led the besatined and bejewelled Mrs. Nicholls up to her room, Wellesley pulled off his white kid gloves and wrote a letter to Lady Verulam, in which he told her, that owing to the sudden and dangerous illness of one of his dear children, he regretted that their duties as parents would prevent Mr. and Mrs. Wellesley Nicholls being present at the Honourable Miss Georgiana Verulam's wedding that morning.

Despatching the note by the groom, he turned round in his chair, and, fixing his eyes on the ceiling, busied himself with thinking how on earth he could prevent his carriage being "sold by order of the sheriff."

CHAPTER VI.

LIVELY HARRY was still not to be heard of at his club, and at last, after waiting two days, Mr. Nicholls was informed by his friend Fred Gordon, that he had gone into the north, grouse shooting, though he did not know exactly where, so there was no hope of relief in that quarter.

Both Wellesley and his wife puzzled their brains to

discover some plan which was to save them and their carriage ; and Nicholls, at her suggestion, tried to borrow the money from one or two of their fashionable friends, stating that he had unexpectedly been called upon to pay a large sum, for which, "in a moment of foolish generosity," he had made himself responsible for a friend ; and that he would esteem it a great favour if they would let him have fifty pounds for a few weeks, to make up the amount, until he could receive an answer from his father, Sir Giles.

But one was about making a trip on the Continent and had obtained letters of credit abroad for all the money he had at his banker's ; and another had paid a heavy bill the very day before ; and a third had all his money locked up in speculation ; but they were all extremely sorry, and begged to be allowed to sympathise with Mr. Nicholls in his misfortune.

When it came to the day before the sale, Mr. Nicholls grew so desperate that he agreed with his wife that anything would be preferable to having their brougham taken from them.

He had no time to raise any money on his furniture ; and somehow or other everybody seemed to turn their backs upon him—even the very people who had been feasting and dancing in his house a week or two ago. It would never do to let the carriage be sold. It would be all over the neighbourhood in a few days' time, and then he was a ruined man. Of course, it would tell every one as plainly as it could speak that he couldn't

afford to keep it, and stamp him as a beggar to the whole world. After all it had done for them, too! Was it likely that Lady Verulam would have asked them to her daughter's wedding, if they hadn't been "carriage people?" And, as he paced up and down the room, his wife asked him if he didn't think Lady Verulam would assist them? Her ladyship had always been very kind to her, she said, and had made a good deal of her, and she didn't mind writing to her; for, looking at it again, she really thought her ladyship would lend them the money. They could make the same excuse as before, and there could be no harm in trying.

Nicholls said, yes, but there *would* be harm; and if her ladyship were to refuse, he would never forgive himself—for there would be an end, of course, to one of their best acquaintances. And yet, he felt, he oughtn't to leave a stone unturned so long as there was a chance left; though he would as lief cut his ears off as do it. Though, to be sure, it wouldn't look so *very* bad, after all; for Sara could say that he had a particular payment of five hundred pounds to make the next day, and she could score under "particular," to make it seem as if it were a debt of honour, and that he had only got £450 at his banker's, and, unfortunately, couldn't sell out of the funds, on account of its being a holiday at the Bank of England on the morrow; for, of course, Lady Verulam would never know whether it was a holiday or not. On which his wife observed, that, under those circumstances, she thought the story

would appear more true if he wrote the letter himself. And Wellesley, on second thoughts, being of the same opinion, sat down ; and, having written as much to her ladyship, despatched it by the groom, directing him to wait for an answer.

When Nicholls read her ladyship's reply, he crumpled it up savagely in his hand, and flung it, with an oath, in the fire, saying that the carriage might go, and the house after it, as, indeed, he supposed it would, soon ; adding (like most gentlemen who get into difficulties of their own making), that there seemed to be a *fate* hanging over him, and that it was useless to attempt to stand up against it.

As soon as Mr. Nicholls had cooled down a little, his wife—who, of late, had grown half afraid of speaking to her husband when he was in one of those fits of passion which every day now became more frequent—gained courage sufficient to ask him what were the contents of her ladyship's note.

Wellesley told her it was a mere put-off—a trumpery excuse, saying that the expense of her daughter's wedding and marriage settlement had been such, that, ah—that she—ah—he forgot the exact words—but the long and short of it was, she either couldn't or, more likely, wouldn't do it. But, he continued, he wouldn't have cared so much about *that*. What annoyed him the most was, she said she was so short of money for the moment, that, at the very time his letter arrived, she was about writing to him for the 90*l.* for the opera-box.

However, he added, the mean old rouged-up thing can't have it yet awhile, so she must wait. Her ladyship might take it just as she liked, and it didn't matter to him two straws how. All he wished to Heaven was, that he had never seen the opera-box or Lady Verulam, or carriage, or horse, or furniture, or anything at all, and the sooner he was clear of them all the better.

On Mrs. Nicholls trying to soothe him, by assuring him that everything would turn out for the best, he only grew more wild, and upbraided her as the cause of all his distress ; so that they passed the remainder of the evening, she in tears, and he in surly silence.

The carriage was sold in due course, and Nicholls, to brave it' out, hired a fly and horse as much like his own as possible, and made a point of going into the Park for several days afterwards. For, in the importance which he attached to himself, he made certain that everybody in town must have heard of the seizure, and he wished to show them that the report was nothing more than a malicious slander.

In one of his afternoon drives he passed Lady Verulam's carriage, and was wounded to the very quick of his pride on seeing her ladyship turn her head in an opposite direction.

Mr. Nicholl's tradesmen, however, taking a greater interest in him than the rest of the world, soon became acquainted with the circumstance of the seizure and sale ; and, growing alarmed about the safety of their money, kept obliging him one after another with copies

of their accounts, and requesting immediate payment, as they had all—strange to say—heavy bills to meet in a few days' time; so that Mr. Nicholls, finding his credit stopped in the neighbourhood, was not sorry when a letter arrived informing him that Sir Giles had suddenly been seized with illness, and requesting Miss Nicholls to return home as soon as possible.

Luckily for Mr. Nicholls, the return of Lively Harry to town enabled him to get another bill cashed, and so provided him with the means of paying ready money for such household articles as he had previously been in the habit of procuring on credit; while, by the aid of dexterous excuses and faithful promises of speedy payment, he managed to prevent his tradesmen from resorting to quicker and harsher means of obtaining their money.

Mr. Nicholls now began to hope that he should be able to weather out the storm until the next quarter came round, or at least until he could find a tenant for his old house, and so get the 200*l.* premium, which would put him all right with the world again. But, unfortunately, his golden dreams were all dissipated by a visit from the jeweller. The firm had twice sent in his account, and called two or three times for their money; but Mr. Nicholls not considering the claim a very pressing one, had never troubled himself about attending to it. He had expected, at the least, one, if indeed he were not entitled to two years' credit; and he couldn't for the life of him understand what they meant by dunning him in that way.

When Mr. Nicholls saw the jeweller, he didn't hesitate to tell the man as much; on which the jeweller said that he had to apologise for troubling him so soon, but the firm had a large payment to make towards the end of the week, and they thought they might venture to ask Mr. Nicholls, as a favour, to let them have fifty pounds on account. Whereupon Mr. Nicholls replied very abruptly that he certainly should not think of doing anything of the kind, and that he had *his* payments to make, and that he should take the same credit as his father always had.

On this the jeweller expostulated, saying that really the diamonds had been sold such a bargain that the firm had always looked upon it as a ready money transaction, and had expected to receive the amount of their bill long before this; which threw Mr. Nicholls into a great passion; and he said that he could not understand what the firm meant, for he had told their young man at the time, and as plainly as he could speak, that they would have to wait for their money; the young man had said that they had no fear about that, even if it were ten times the amount. To which the jeweller hesitatingly replied that they certainly had no fear *then*. Whereupon Mr. Wellesley Nicholls threw down the morning paper, and, rising up in his chair, inquired of the jeweller what he meant by his having no fear *then*. Did he mean to infer that he had any fear *now*?

This made the jeweller stammer as he told Mr. Nicholls that he didn't exactly wish to be understood in

that light; but that all gentlemen, the firm were well aware, were subject to misfortunes; and that they had been deeply grieved to hear of the seizure of Mr. Nicholls's carriage for a trifling amount; and they thought that, as they had had dealings with his respected father so long, Mr. Nicholls wouldn't allow them to suffer; and that, though they were perfectly satisfied with his honour, still, under the circumstances, from what had come to their ears, they were afraid that all—that is—it was an extremely unpleasant business to speak about, and he trusted Mr. Nicholls would make every allowance. But, to be plain, the firm had come to the conclusion that they would be happy to forego their account if Mr. Nicholls would let them have the diamonds back, and that then they would not think of charging him anything for the use of them.

Mr. Nicholls bit his lips, and trembled with passion and fear as he heard the man stammer out the proposal which he knew it was out of his power to comply with; and, drawing up himself haughtily, he looked sternly at the jeweller, and demanded how he dare come into his house and make such a proposal to the son of one of their oldest customers. But they should repent the day as long as they lived. And then, observing the man about to reply, he commanded him not to say another syllable, but to leave the house directly. Whereupon, the jeweller mutteringly observed that he didn't see that the proposal was one that Mr. Nicholls need fly into a passion about, and that, if he meant honestly to-

wards the firm, he wouldn't, in the present state of his affairs, hesitate to consent to it.

Mr. Nicholls grew purple with rage, and he said between his teeth, "The present state of my affairs! Mean honestly? Listen to me, sir! you're the first person that ever dared to question my honour, and if you were not a person beneath my notice, it should not drop here. Perhaps you'll say next that I've been and made away with your trumpery jewellery?"

"You know best about that yourself, sir," returned the jeweller, sarcastically.

"Leave my house, you scoundrel!" cried Mr. Nicholls. "Get out of my house this very moment, unless you want me to turn you out!"

"Oh, you needn't put yourself to that trouble, sir," said the jeweller, doggedly; "I'll send somebody else to you, to whom, perhaps, you will learn to be at least civil. And, what's more, I'll soon find out whether the jewels are in your possession or not—for I'll go round to all the pawnbrokers in the neighbourhood; and, if I find out that you've been making away with our property, I'll publish the whole transaction to the world, and ruin you at once." And then, slamming the street door after him, he left the house rapidly.

For a few minutes Mr. Nicholls sat in his chair motionless, doubting whether the jeweller would put his threat into execution, and dreading the death-blow that he felt it would be to his reputation if he did: and he cursed himself and his own thoughtlessness.

But there was no time for remorse. He must stir himself, and try to prevent the discovery. He had between twenty and thirty pounds in the house, and, what with his own and his wife's watch, and her trinkets, he could scrape together a sum large enough to get the diamonds back again before the fellow found out where they were pledged, and then he'd go to the jeweller's shop and fling them at his head, and give him to understand that he was a different man from what he seemed to take him for.

Hastily collecting the several articles together, Mr. Nicholls rushed out of the house, and made his way as fast as he could to the shop where the brilliants were in pledge, having, on the road, pulled his hat over his eyes and turned up his coat collar, so as to avoid recognition.

When he reached the shop, having looked cautiously round to see that no one who knew him was near, he darted in, and, to his horror, discovered the jeweller himself in close conference with the man behind the counter. The noise of the door swinging to made the jeweller turn round, and, when he saw Mr. Nicholls, he burst into a contemptuous laugh, and looked at him from head to foot, with a sneer on his lips.

“ So, I wasn't far out, my fine gentleman, after all, eh ? ” began the jeweller, “ though I am the first person that ever dared to question your honour. But I'll take good care that I won't be the last ; for if I don't make the whole neighbourhood ring with your roguery, why

I'll forgive you the debt. *You* turn *me* out of your house, will you? I can tell you what it is, Mr. Wellesley Nicholls, it shan't be long before *I* turn *you* out of it."

Mr. Nicholls, without waiting to hear any further, turned on his heel, and made for the street; but the enraged jeweller, determined not to leave him, followed quickly after, abusing him as he went, and calling him "Swindler!" "Rogue!" "Impostor!" "Scoundrel!" and declaring that he would publish the whole transaction to the world in a court of law, and that he was glad to lose the jewels, if it was only for the satisfaction of exposing him. So that Mr. Nicholls, finding a crowd collecting at his heels, was glad to jump into the first cab he met, in order to get rid of his troublesome companion.

On reaching home, rushing up into his wife's room, he told her to get everything as quickly as she could, for he must get out of the confounded house and into the country somewhere, or he was a ruined man. When his wife inquired the reason, he told her to mind her own business, and to do her duty and get the things ready, as he had directed.

"But what have I done, Wellesley, that you should fly out at me so?" returned Mrs. Nicholls, half frightened at her husband's wild appearance. "I declare, you are quite an altered man of late, and one can't open one's mouth without your getting into a passion directly."

"No, *I've* not altered, Sara; it's my circumstances that have altered, not me," answered Nicholls, throwing

himself on the sofa, and dashing his long hair from his forehead. "But you don't know how I'm worried, and hunted, and maddened by a pack of hounds of creditors barking and yelping at my heels. Turn which way I will, there are nothing but bills, bills, bills! Oh God! oh God! what will become of us all?"

"Come, Wellesley dear," expostulated Mrs. Nicholls, kissing him—"Come, don't give way in this manner. Let me go and fetch you some wine—it will revive you. Why, whatever can have happened—eh, Wellesley, dear?"

"Oh, nothing, nothing!" replied Nicholls. "There, don't speak to me about it, unless you want to drive me wild. Let's talk about something else; and ring the bell for a glass of water for me, for I'm ready to drop."

"Well, then," replied Mrs. Nicholls, turning the conversation with an assumed cheerfulness, "where do you think of going to in the country—eh, Wellesley dear?"

"Oh, anywhere—anywhere!" answered Mr. Nicholls, "so long as it's out of the way, and those dogs of creditors won't be able to track me. We've got no money to go fooling away at Brighton, or Hastings, or on the Continent—though that would be the safest place, after all. So we must find out some little poking country place, where we can hide in security until the storm has blown over."

"Well, then," returned Mrs. Nicholls, "I tell you what, Wellesley, we had much better go down to

Reuben ; for, you know, he's always bothering us about our never going down to see him ; and we could take the children and easily stop a month there, without any expense. Besides, he 'd take it quite as an honour your visiting him, and would be so pleased to see us."

"Yes," answered Nicholls, with a sigh, "that would have been the very place for us, certainly ! But, hang it ! there 's that letter you sent him : it would never do to go fawning and cringing to a man whom we insulted only a week or two ago." However, to his great delight, his wife told him that she had thought it best, after Reuben's offer—which, to say the least, had been kindly meant—to write a grateful letter to him, instead of the one Wellesley had wished her to send ; alleging, by way of excuse, that her husband found out all about the debt, and had paid the bill for her. Whereupon, Mr. Nicholls kissed his wife, and said she was a dear, good girl, and had quite put him in good spirits again ; and told her to write to her brother that very evening, to know whether it would be convenient for him to receive them ; and, if so, to say that they would be with him on Sunday next. For Wellesley informed his wife that, as matters stood at present, it wouldn't be prudent for him to put himself in the way of being served with a writ by venturing outside the house on a week day.

Directly Mrs. Nicholls had written and sent the letter, she (at her husband's suggestion) set to work and covered up the blinds with old newspapers, and closed the shutters in front of the house, so that it might ap-

pear as if the family were out of town, which he directed the servants to say to everybody that called.

To avoid being seen, they lived in the back drawing-room, trembling at every knock that came to the dcor, and passing the time in continual bickerings, for with his growing distresses Mr. Nicholls had become too distract ed to be civil.

However, Reuben's answer was so full of kindness and hearty friendship, that the prospect of their speedy deliverance from their troubles made them both brighten up a little, and live amicably until the Sunday arrived. Then they were up before it was light, and out long before any one was stirring, on their way to Nine Elms, so as to catch the first train to Farnham.

But though their spirits rose as they left London—the scene of their troubles—behind them, still they both inwardly felt considerable uneasiness at the idea of meeting a brother whom they had almost spurned, and they pondered over what excuses they could make on seeing him.

CHAPTER VII.

THE homestead of Reuben Marsh was situated a few miles on the other side of Farnham ; so that when Mr. and Mrs. Nicholls arrived at the nearest railway station, they had still some distance to go, and therefore

they resolved to take breakfast at the Railway Hotel, and then have a post-chaise—as it would never do to let Reuben fancy that their circumstances were in any way altered, or that their difficulties were the cause of their coming to visit him.

It was twelve o'clock before they reached the gate of the farm, when they found that the whole family had gone to church, and there was only the maid to receive them—who had quite as much as she could do to keep the dogs quiet, for they would come yelping and sniffing round them, as if they were strangers.

Mrs. Nicholls was almost delighted at the absence of Reuben and his wife; for she half dreaded to meet her brother, and was glad to have the welcomes deferred for a short time; although Wellesley looked upon the family's being out in rather a different light: for he said if he had known that there would have been nobody at home to receive them, he should never have gone putting himself to the expense of a post-chaise.

Sara felt a melancholy pleasure on returning to the place where she had passed her simple, unpretending girlhood; and, as she looked around, every object had connected with it some pleasant—and yet, she could not help feeling some humiliating—associations. At the sight of every familiar object, there was a battle in her breast between her pride and her affection. It was pleasant to have each little incident of her happy youth brought back so vividly to her mind; and yet it was almost painful—for she dreaded that it

might some day come to the ears of her fashionable friends that the elegant Mrs. Wellesley Nicholls had been born and bred in such a place.

There were the bright tins and coppers arranged as usual over the mantel-piece, and polished like mirrors. They gave her a slight thrill as she thought that her hands had cleaned and brightened them up every Saturday morning for ten years at least; but she couldn't help wondering who did it now. The tiles of the floor, too, were as red as ever; and so were the old geranium pots—what a time they had had, those geraniums! There was the same cactus that young James Walker, of the "Poplars," had given her on her seventeenth birthday. And then, if there were not as many as seven hams hanging up!. Why, they never killed more than two pigs a year when she was with them; and she wondered who helped Molly to cure the hams now, and how the last they had done together had turned out, and how red it used to make her hands look.

Over the mantelpiece, too, there was still poor father's sword that he had worn when he was a volunteer; but her eye quickly turned from this, for she remembered what Reuben had told her of his struggles to pay the old man's debts and how she had never helped him even with a sixpence; so she went towards the window, with its red curtains and began examining some of the cards and bills that were stuck in the little lozenge-shaped panes. So Reuben

still had his malt from Bridgman, of Farnham; and she wondered whether his son was married yet; and wha; an annoyance it would be if she were to meet them—she must be friendly to them, and then Wellesley would think she was lowering herself. Then she wandered back to the chimney-piece, and found the little black velvet sweep that she remembered cutting out, now near thirteen years ago. There were the little straw ornaments, tied up with blue ribbons that she had made to hold Reuben's pipe-lights; but she was a raw country girl then, and had no notion of taste. She was roused from her reverie by old "Wolf," the sheep-dog, standing watching her, as if he knew her: he was quite a pup when Mr. M'Neil, the cattle-dealer, gave it to them; and how ugly he had grown, and how dirty he looked; how could she ever have noticed such a thing as that? Then she went into the farm-yard to look for her husband, whom she found in the stables with one of the men, looking at Reuben's nag, Jack, which he said was a capital, serviceable beast enough, no doubt, and he dare say a good trotter; though he added, with a laugh, that it wouldn't make much of a figure in Hyde-Park.

When Reuben came back, he was right glad, as he said, to see the pair of them, and he half crushed his sister's bonnet, kissing her, and shook Nicholls so violently by the hand that his fingers were numbed by the grip; nor would he hear a word of the excuses

they had arranged, and were stammering out, telling them that now they had come all was forgotten and done with, and to let bygones be bygones; adding that now he had got them there, he would keep them; and Molly said that Reuben might do what he liked with Nicholls, but she would have Sally all to herself, and that she would warrant she'd bring the colour back to her pretty cheeks again, for she had got plenty for both her and the blessed little darlings to do. And then they both wanted to see the children; and on hearing from Mrs. Nicholls that they were up-stairs with the maid, to have their hair done, Reuben said, "Stuff and nonsense!" and sent Molly up-stairs to bring them down, just as they were, to see their old uncle Reu.

When they came, he took the two little boys, and put one on each knee, and kept telling them, much to Nicholls's horror, who smiled all the while, that he knew they were the boys for pudding; and asking whether they liked apple-pie and custards, for they were going to have some for dinner that day; and whether they would go milking the cows on the morrow morning, and have some nice hot milk; and whether they had ever made any hay, for he wanted some labourers, and he would give them a halfpenny a day and their beer; or whether they would ride the pony—but he knew they would like the hay best.

The boys, however, blushed, and said they should prefer the pony; but Reuben would have it that

they meant the haymaking, and that he would make their "perty little laughing faces" as brown as berries before he done with them; and then he told Nicholls and Sally that he had made up his mind to get all the neighbours over to meet them, and have a country dance or two, for he knew that Sally would be glad to see all her old friends and sweethearts again. This in no way pleased either Sally or her husband, though they both smiled, and said it was very good of him, they were sure.

While the cloth was being laid for dinner, Molly asked Nicholls if he drank ale; because, if not, she had got some excellent currant and cowslip wine, which ever he liked; but Nicholls said that there was nothing he liked so much as good country ale, which put Reuben in such spirits that he told him that he would give him a glass that he couldn't get for miles round; and how long it had been brewed; and how much malt and hops he generally put in; and that he needn't be afeard of it, for there wasn't a headache in a hogshead of such as that.

After dinner, he told Molly to take the lass and the bairns into the meadow and round the yard a bit, and show 'em the little lambs, and the calf, and the poultry, and other sights, while he and Nicholls sat and chatted awhile: and when they had gone, he pressed Nicholls to take a cigar, for he supposed a pipe would be more than a Londoner could manage; on which the polite Mr. Nicholls said, yes, he was

afraid it would be too much for him, though he wished to Heaven he could get over it, for he had heard old smokers say that the flavour was so much better than that of a cigar.

Then he asked him if he had brought his gun with him, for he could give him some prime shooting, as he had got him permission to shoot over neighbour Wheatley's farm—and he had more land than any one that side of Farnham; and then there was his own farm, too, so that he might reckon upon good sport. On which Nicholls asked him whether the birds were plentiful that year; and Reuben told him that that very morning, going to church across the eight-acre field, his little spaniel, Dash, had started a covey of as fine birds as he had ever seen in his life; he should say there were as many as twelve partridges in it at least. And then he told him, if he was fond of coursing, that now the hop-poles were down he could have some fine sport, for he got young Jack Wheeler, of the Poplars, as used to be a sweetheart of Sally's, to promise to lend him his greyhounds. One of them run uncommon cunning, to be sure; the black 'un, Nero, had beaten all the matches round about, and there wasn't a hound in all the country that could come nigh him, and that he had spiked himself twice, and wasn't a bit the worse for it.

At tea, he asked Mr. and Mrs. Wellesley Nicholls if they thought they should be able to get down in

the morning before dinner-time, and it shouldn't be any fault of his if he didn't, for he would come with the horn that he called his men in to their meals with, and blow it right against the door at six o'clock, to a minute, and give them a run out in the fields before breakfast, and he'd warrant that Sally should come back with an appetite for breakfast that she hadn't had ever since she left them: and she could get Molly to show her where she used to make the bread—and he wondered what kind of a loaf she could make now; and she should try her hand at a bit of churning again; and kept reminding Mrs. Nicholls, to her great annoyance, of several other little humble offices, that, ten years ago, had been her special care, so that she and her husband were not sorry when the time came for retiring for the night.

In the morning, the weather being very fine, Reuben took Nicholls over his fields to show him his live stock and crops, and pointed out to him such a field of turnips as would do a man good to look at; so that by the time they had got back Reuben told him that they must have gone five miles if they had gone a step, and asked him whether he felt shaky about the knees, and whether he'd prefer ale instead of tea with his cold meat for breakfast.

And so nearly a week went by, Nicholls now shooting and riding about the country, or fishing in the trout stream close by; Mrs. Nicholls going about

with Molly, and half reluctantly helping in her various homely duties; whilst the children, when they had tired out the pony, went jumping and hallooing about the carts, so happy and rosy, that, as Reuben said, it was worth while walking ten miles any day to see them, and he must keep them down there and make young farmers of them.

One afternoon, as Mr. Nicholls was fishing in the stream, which was about five fields distant from Reuben's house, his attention was taken off the trout which had risen once or twice to his fly, by hearing his own name shouted out in a voice that broke upon the stillness of the place so abruptly, that it quite startled him. On turning round, he saw Reuben trudging along the turnip-field, and a stranger, in a surtout, with a coat upon his arm, clambering over the gate after him. As Reuben advanced towards him, he kept calling out, "Nicholls, Nicholls, here is a young friend of thine come to see you."

When the young friend drew near, Nicholls judged from his dress that he was from London, and, not remembering to have ever seen his features before, he turned slightly pale, for he had his misgivings that his whereabouts had become known.

Reuben told Wellesley, that, as the gentleman had come down on particular business, he thought he had better bring him over to him directly, especially as the gentleman wouldn't stop and take a bed, but wanted to get back to town that night.

The gentleman then approached Mr. Nicholls, and, drawing him aside, told him that he was sorry to say that he had got a copy of a writ for him, at the suit of Messrs. Soane and Co., the jewellers. The blood mounted to Mr. Nicholls's face as the young man handed to him the small slip of paper, and, eyeing him scornfully from head to toe, he asked him how he dare intrude upon his privacy, and told him that his employers were a pack of scoundrels not to have written to him before taking any proceedings against him. The young man was beginning to tell Mr. Nicholls that he need not vent his rage upon him, as he was merely doing his duty as a clerk, when Mr. Nicholls told him sharply, that he wanted to bandy no words with a fellow like him, and that he had better be off, or he would give him such a ducking in the stream that he wouldn't forget in a hurry; whereupon the young gentleman threw himself into an attitude of defence, and said he should like to see him do it.

At this juncture, Reuben stepped forward and inquired what was the matter; and when the young man told him that Mr. Nicholls had insulted him because he had served him with a writ he had come down there to keep out of the way of, Reuben said it was no fault of the lad's, and that Mr. Nicholls ought to remember that, however unpleasant the matter might be to him, still the poor lad wasn't exactly the party he should go abusing. He then

told the young gentleman to go back to the farm and get himself something to eat, which, however, he declined, and took his departure, leaving Mr Nicholls alone with Reuben, who smiled half contemptuously, as he now saw the cause of his brother-in-law's first visit to him these ten years.

"Well, Mr. Nicholls," began Reuben, slowly, "did you ever know the feelings of a man who, when a body leads him to believe that he is wishing to make a friend of him, finds out that the fellow only wanted to make a tool of him after all.

"What do you mean?" asked Mr. Nicholls, pretending to be so busily engaged in disentangling his line that he could not take his eyes from it, even to look at his brother-in-law, as he put the question to him.

"This is what I mean," answered Reuben. "For ten years gone, you and your wife, my own dear sister Sally, have turned your backs upon me and Molly, as if you were ashamed of us; and now, when the bailies are after you, and you are wanting a place to hide your head in, you can think it worth your while to come smiling and scraping to us, as if you had come in love to me, and not in mercy to thyself."

Mr. Nicholls, stung to find that the motives of his visit were detected, dropped his line, and, drawing himself up haughtily, said, "Mr. Reuben Marsh, if you can think me capable of making your home

my house of refuge, the sooner I leave it the better; so, if you please, we will return to town this evening."

"No, you shan't, Wellesley," replied Reuben—"No, you shan't. You know you have made it a house of refuge, and your brother will make it your home. Now come, man, look in my face, and say was Reuben ever slow to serve you? Then, why mistrust his friendship, and come to his door with a lie on your lips."

"A lie!" echoed Mr. Wellesley Nicholls. "If you were not the brother, sir, of my wife, your blood should blot out the stain."

"Yes, I know all about that," answered Reuben, "but you see, Mr. Nicholls, as I am the brother of your wife, I don't mind about speaking the plain truth to you. So come, none of your tantrums, man; Reuben is your friend, and a truer one than you have in all thy London folk. So come, let us know what that writ be about, and may be we can set it all straight for you?"

"When I ask you for your assistance," replied Mr. Nicholls, with a sneer, "then it will be quite time enough for you to proffer it."

"Nay, nay," continued Reuben; "he is a poor friend that waits till he is asked. So come, let's see what it is for;" and picking the writ up from the ground where Mr. Nicholls had thrown it, he was about to read it, when Wellesley snatched it from his

hand, saying that it was an unwarrantable liberty, and one that no gentleman would be guilty of.

This made Reuben half angry; but he only replied, "Out upon you, man. You're so stupid, and so proud, that danged if you don't make a favour of having a good turn done for you. Come, man, be plain: will a hundred pounds serve you? For I told Sally I would give her as much, some weeks gone; and may be the bill you paid for her has made your money run short: so come, will you *please* to let me serve you?"

When Mr. Nicholls heard this, he gradually relaxed his dignified bearing, saying "*Please?* You might have spared me *that*, Reuben. Do not imagine that I 'm too proud to be insensible to kindness, though I certainly must own that I am still proud enough to avoid presuming upon it. I may have behaved somewhat underhandedly to you, and I can readily understand your feelings on the discovery of it; but still, you should remember that a man naturally wishes to keep his misfortunes as much to himself as possible; besides, I knew your goodness at heart, and consequently was the more anxious to prevent your becoming acquainted with my distress, lest I might encroach upon the kindness which you now so generously force upon me. But come, Reuben," he continued, holding out his hand, "let us forget the past, and be better friends for the future."

As they walked homewards, Mr. Nicholls informed

Reuben how the writ was for a debt that he owed a jeweller for some diamonds which his dear Sara—foolish, vain girl—would go falling in love with, and which he should have been able to pay had it not been that he accidentally learned that Sara had written to Reuben to borrow a hundred and odd pounds to discharge a bill that his stupid little pet had contracted unknown to him, and which he had paid with the money which he had set aside for the diamonds; for, as he told her at the time, he could never think of allowing her to become a burden to her kind brother, however ready he might be to help her; indeed, the whole affair had preyed upon his mind for some time past, and he had lost through it—he was really afraid to say how much money; in fact, he had business at that very moment—business in town of a most pressing nature, and which, of course, he must have thrown up, if it had not been for Reuben's kindness.

Poor Reuben was delighted to hear all this, and immediately on his return home gave Nicholls a cheque for the amount of the writ, telling him to get back to his business, and when he could find a spare week or two, to remember that there was always a bed and a hearty welcome waiting for him at Farnham.

The next morning, Nicholls and his family started for town, and the first thing he did on arriving there was to get the cheque changed, after which he

sat down to write a letter to the jeweller's lawyers, telling them to send for the money.

Whilst he was doing so, a knock came to the door, which Mr. Nicholls no sooner heard than he took the notes from his pocket-book, and, spreading them out on the table before him, awaited the entrance of the visitor.

It was *Lively Harry*, who being in the neighbourhood, had just called to see if he had returned to town, and, taking the easy chair, he asked Wellesley where he had been staying; and on learning from him that he had just taken a run down to Harrowgate with Mrs. Nicholls for the benefit of the waters, *Lively Harry* had got something to say about every one there; and in the midst of one of his stories, seeing the display of notes on the table, he broke off by saying, “By-the-by, Nicholls, my boy, do you feel inclined to do a bit of sporting?”

On Mr. Nicholls inquiring into the nature of the sport, *Lively Harry* informed him that he had got up a pigeon-match at the club for five-and-twenty pounds a side, with a young fellow there who was cockering himself up with the idea that he was a crack shot, though he would bet three hats to one any day to give him his two barrels, and then beat him. It was to come off at the Red House, and all the nobs would be there, and, if he liked, Nicholls might back him. Young Lord Cressey backed the other fellow, and it would be just the thing for

Nicholls, for he would introduce him to some of the best men in London there, and he was sure of his money ; besides, what was twenty-five pounds to Nicholls, even for one moment supposing that the young muff should win the match, which it was next to impossible that he should, with such an old hand as himself against him. So if Wellesley would, he had better give him the money, and Lively Harry would go and hand it over to the stakeholders, and then Nicholls could go with him and meet Lord Cressy in the evening, and arraige all about the time and distance, &c.

Elated at the idea of being mixed up with the fine people Lively Harry had spoken of, and seeing such a safe prospect of so speedily doubling the money he risked, Nicholls handed Lively Harry the notes ; and when he heard the street-door slam to as the gentleman left, he threw himself back in his chair, and saw that unless he could come to some terms with the lawyers he was a ruined man.

CHAPTER VIII.

BURIED in his arm-chair, the young barrister, motionless as a setting hen, passed a quiet half-hour in assuring himself that he was ruined—ruined without hope—ruined ; until, as if enraged at meeting with

no contradiction, he rose suddenly, and pushing the chair violently from him, paced nervously up and down the room, stamping clouds of dust out of the roses in his Brussels.

When the clean-Berlined Parker, with his hair freshly wetted, opened the door to announce that “dinner was on table,” he found his master stretched at full length upon the sofa, and in such deep thought, that it took three coughs and a sneeze before the boy could make his presence known.

Then, with an effort, Mr. Wellesley Nicholls called home his thoughts, which, in his pecuniary distress, had strayed as far as Boulogne—that bourne from which so few travellers return ; and thinking it would be a good way of breaking the melancholy news to his Sara—whose opinion on the subject he rather dreaded—he dismissed the boy, saying he would rather not take any dinner, and that his mistress was to sit down without him.

Just as he had imagined, in about two minutes he heard the rustling of Mrs. N.’s silk dress on the stairs, and, jumping from the sofa, he again commenced his violent exercise of pacing the room at the rate of five miles per hour.

Mrs. Nicholls had rushed up-stairs in the full belief that her Wellesley, to refuse his dinner, must have been suddenly seized with illness. But when, on opening the door, she beheld him with his hair hanging over his forehead, and his shirt all crumpled,

rushing about the room like a madman, she saw in an instant that it was his mind and not his body that was upset. To add to her misery, he would every now and then take up one of the best rosewood chairs, and, as he dashed it down again, call himself either a fool or an ass, or some other equally flattering epithet.

Though cut to the quick about her chairs, still Mrs. N., seeing something awful had occurred, thought it more prudent to remain silent until the storm had blown over a little. But when she saw her Wellesley, in his fury, take from the table the open volume of "Court Beauties," and calling himself "a born idiot," dash it with a good aim, and all his might, against the pink rosette of her grand upright, her woman's patience could go no further; and, trembling for the shepherds and shepherdesses on the mantelpiece, she determined, come what might, to put an end to the scene. Besides, although Mr. Nicholls grew no cooler, the dinner did, every minute. So, with a soothing voice, she advanced cautiously towards him, saying, in her most winning way, "Why, Wellesley, my dear—my dear Wellesley, what to goodness is the matter?"

But what was her horror when Mr. Wellesley Nicholls, untouched by her gentle tone and manner, turned sharply round and asked her, as he wildly passed his fingers through his hair, "how she would like to go to the workhouse?" and considering that ~~at~~ two hours back he had in the same room asked

her “ how she would like to go to the opera?” the poor lady might well feel some little alarm.

The first thing that struck Mrs. Nicholls, on recovering from her surprise, was that she had left the door open. One graceful bound, and it was closed. Then turning to her husband—who, terrified at the idea that Parker might have heard him, had suddenly grown quite calm—she very soon drew from him the full, true, and particular account of his last piece of folly.

“ And how on earth I could ever have been such a fool, my dear, I can’t tell,” exclaimed the gentleman, as he concluded the story of his sufferings. “ Five-and-twenty pounds! And what the deuce did it matter to me who shot the pigeons? Well, my pet, the only thing I can see is, that the children must be ill again, and we must all go out of town as quickly as possible.”

“ How ridiculously you do talk, Wellesley, dear,” replied Mrs. Nicholls, remembering she had two invitations for the following week. “ Haven’t the children been ill already twice this season? There—come down stairs, and eat the dinner while it’s hot; and, after a glass of wine, you’ll be able to find out fifty different ways, without going out of town. But, first, do put your hair in order — there’s a dear; or the servants will be fancying all sorts of things.”

She gave him one of her side-combs, and, when

he had completed his toilet, led him down stairs to the dining-room.

As the chicken and the sherry disappeared, the barrister's spirits rose—until at last with the cheese, all his difficulties had vanished, and he had a hundred different schemes to set matters all right again once more.

Directly after the cloth was cleared, he told his wife what he had determined on doing. He would go down to that jeweller's house himself, and make the scoundrel a kind of half apology to wipe out all ill feeling between them. Then, taking advantage of the moment when the apology had done its work, he would take out his pocket-book and offer the villain one-half his bill in notes. A tradesman never refused money; and of course would, after receiving half his bill, come to any terms he liked for the payment of the remainder.

Just as Nicholls was on the point of starting, there came to the door one of those nasty single knocks that sound so much like a bill. Mrs. N., who, after her experience of late, was very clever in these matters, immediately jumped up, and with a kind of presentiment that it was the buttermen, rushed to the stairs.

But this time she was too late; and before she could say "Gone to the opera," the door was opened by one of the maids, who had a cousin in the police. It was an oblong, pink, violet-smelling note, brought

by a young man in a claret livery. He was waiting for the answer, too. So Nicholls broke the seal directly; whilst Sara, confident that it was another invitation, kept asking him, "Whom can it be from, my dear? Whom can it be from?"

As Nicholls looked at the signature, he bit his lip, and turned slightly pale; and, when he had read the first line or two, he burst out in a mocking chuckle, saying, with every laugh, "Ha, ha! delicious!" When he had finished it he threw the paper to Sara, who was still asking whom it was from, saying, as he sneered, "There! that comes of your fine friends! Perhaps you will answer her ladyship's letter, and tell her I am going to the workhouse, and thank her and her opera-box for having sent me there so soon. Ninety pounds! why she talks of pounds as if they came to one like dogs—by whistling for. Well, I hope you will like the workhouse, my dear Sara."

At the word "workhouse," Mrs. N. glanced at the door. It seemed as if some fate was hanging over her, for there—despite the patent hinges—it stood wide open, and she could hear somebody moving in the hall. "Mon Dieu! Nicholls, taisez-vouz," cried the lady; "les servants pouvez entendez dans le passage."

Then Mr. Nicholls, in a tone very little above a whisper, answered his wife, "that he did not care two pins if the whole world knew it, for in a few weeks everybody would hear of it, and then it would

be all over." And as he saw that Sara evidently didn't like the turn the conversation had taken, he went on to tell her, as he bathed his forehead with Eau de Cologne, how the best thing he could do would be to get a broom and sweep a crossing, or get a situation with some of his friends as footman; and concluded by requesting Sara to write a note to her ladyship, stating, that he had not yet returned home from a very important consultation he had that evening at his chambers; but that, as soon as he did, the letter should be given to him, and an answer sent.

Without deigning an answer the lady obeyed, and filled a sheet of cream-laid, at the rate of two words in a line; and immediately afterwards, seeing that her Wellesley was in one of his nasty melancholy fits, she was immediately seized with a sudden headache, which enabled her to effect an honourable retreat from the misery that Nicholls was dealing out so plentifully to herself and children.

The next morning the young barrister was awake with the sparrows, thinking to himself how on earth he could get out of this new opera-box scrape, with anything like success. The very idea of asking a favour of Lady Verulam, after that decided cut in the Park, was gall and wormwood to his pride, and yet the jeweller with his writ was almost as bitter a draught. To be sure the fellow could not do anything until next term, so that, even if he did not pay the "villain," he needn't be in the least fear for at least two months

to come. Besides, to be poor and appear poor was the very deuce, and he knew very well that old rouged dowager would take care to let every one know about the accursed box; so perhaps it would be better to pay her, and run the chance with the jeweller.

That morning, an answer filled with apologies and bank-notes was dismissed off to her ladyship, and by the evening, under the shelter of long vacation, every trouble was forgotten, and Mr. Wellesley, for a wonder, found his dinner excellent, the coffee capital, and his wife delightful—a thing he had not done for months past. Indeed, every day Mr. Nicholls seemed to gain better and better health and spirits. He began to pay attention both to his dress and to Mrs. Nicholls, and once even took the children out for a walk.

Then, too, the great pigeon-match was coming off, and the young barrister had to go down to the Red House every day to see Lively Harry practise. Of course it would never do to go down to such a sporting place in a black coat, dressed like a gentleman, so he had a splendid shooting-jacket made, with ten pockets, the buttons very low behind, and a pair of cord trousers, that fitted as tight to the legs as bandages, and made him look very like a publican. It is true this made a good hole in the money he had put aside for the buttermen; but then there was a very good chance of winning twenty-five pounds, and if one goes to the Red House, why one must do as the Red House does. Besides, it was capital fun down

there. Lord Cressey was such a nice fellow, and used to sit chatting with him all day long, drinking his champagne and smoking his cigars, just as if Nicholls had been one of the Guards. The worst of it was, the champagne was rather expensive; but then his lordship once walked home with him all down Bond-street, and every one kept looking at them in a way that was surely worth a few bottles of champagne.

The only thing that disturbed him in any way was Mrs. Wellesley Nicholls' disgraceful conduct. If he came home at all late, there he was sure to find her sitting up alone, and looking as if she was being killed. At last, however, he got over the morbid sentiment of the thing, for Lord Cressey told him it was just the same with his "little woman" at first, but that he very soon knocked the mopes out of her by never coming home at all. The only way, his lordship said, was to show 'em that there was no green about you, and swear at 'em a bit; adding, "the women like you all the better for it afterwards," and concluding by proving to the doubtful Nicholls how this conduct had cemented the love between himself and Lady Cressey.

At last the day arrived that was to decide whether Nicholls was to lose his twenty-five pounds or not. Lively Harry had promised to breakfast with him, and they were both to go down to the Red House together. At last he came, full of news and spirits, with his own gun, and, as usual, very thirsty.

For the last week or two Nicholls had got into the

habit of never drinking anything but bitter ale for breakfast. Sara was, of course, thoroughly disgusted with such conduct, and had spoken rather strongly on the point. But Nicholls had tried Lord Cressey's plan of "swearing at 'em a bit;" and it certainly *had* quieted her, for she had never breakfasted with him since.

Before Nicholls could eat a mouthful he insisted upon seeing the gun. He didn't know much about guns, but it would never have done for him, in his sporting character, to have passed one by quietly. So he had the gun out, and for about ten minutes did nothing but raise it to his shoulder, and take aim at the canary-bird; nor would he leave it until all his questionings, as to it's being a "twisted barrel," and "whether it wasn't rather long in the stock," and "a beautiful riser," had been satisfactorily answered.

During the breakfast Nicholls told a long story of his uncle, "who had *such* a wonderful gun, sir, that he had bought for fifteen shillings, and would not part with it for fifty pounds;" until at last, what with the guns and the bitter ale, when it was time to start, it was rather doubtful if either of them would prove the "steady shots" they boasted themselves to be.

When they reached the grounds all was bustle. Everybody looked very much like omnibus cads, and everybody was offering to bet everybody. In a very few minutes Nicholls had taken so many "twos to

ones" and "ones to twos" that he didn't exactly know whether, in case everything went right, he should be winner or a loser. However, remembering that he was now a member of the sporting world, he managed to conceal his ignorance on the point, and tried to look pleased and knowing.

The firing was beautiful. Up went the birds, off went the guns, and down came the birds. It was very doubtful who would lose. At last Lively Harry, somehow or other, missed. He was certain he hit his pigeon—that he could swear to, and he had never seen such an extraordinary thing in all his life. Nicholls, of course, said it was very extraordinary, and began to feel anything but certain that "the young muff who had been cockering himself up with the idea that he was a crack shot," wouldn't pocket his five-and-twenty pounds after all.

And so it turned out. Everybody told Nicholls they had never seen Lively Harry shoot so badly; but, as they had nearly all been betting against him, it struck the barrister as being very curious indeed.

What cut him to the quick, too, was, that everybody—imagining him to be such a wealthy man—kept telling him that the loss was only a flea-bite to such a man as he was. Lord Cressey, too, offered to double the stakes, and get up another match, saying it was only fair to give Lively Harry another chance.

With the bettings, Nicholls came off rather better; he only lost eight pounds; and, as he luckily had the

money with him, he paid it on the spot—and so, thank God ! his honour could not be doubted.

As he neared his home, Nicholls grew more and more unwilling to face his wife. He knew what the first question would be ; and, after what she had said to him on the subject, he felt how difficult it would be to tell her, with any credit to himself, that the result she had foretold had come to pass. Luckily, however, his wife was out ; and Nicholls, delighted at escaping so easily, rushed up stairs, and, locking the door, threw himself on the bed, to think over the tale he was to tell her. As he lay there, he could not help calling to mind the strange part he had for the last month been acting. What had he gained ? What had he been working for ? He had been forcing himself amongst the society of men whose tastes and habits were directly opposed to his own. He had worked hard to make the ruin that was hanging over him doubly certain. He had even turned his own house against himself, and had driven his very wife from him—and what for ? Merely that the world might see him shaking the hand of a Lord, who, did he but know the misery he sought to hide, would be the first to turn from and spit upon him. Then he vowed to himself, that henceforth he would snap his fingers at the world ; and, as soon as ever he could set his affairs a little bit in order, he would start upon quite a new principle altogether.

At five o'clock Mrs. Nicholls returned home, and at half-past five an affecting scene took place in the back

parlour ; in which Mr. Nicholls, calling himself a scoundrel and a villain, on his “ bended knees ” begged of his dear Sara to forgive him for his harsh and cruel conduct to her of late. Then sobs were heard, and, after sobs, kisses ; and both parties, when they came out, had very red faces, and were both blowing their noses, so as to cover as much as possible of the countenance.

After dinner, Nicholls had his desk brought into the room, and Sara went up stairs and returned with one long file full of bills delivered, and another very small one of bills receipted. And Nicholls set to work putting down on one side of a large sheet of foolscap, carefully ruled, and headed “ The Estate of Wellesley Nicholls, Esq.,” all the persons he was debtor to, and on the other all the money he was credited by. When he had finished, it was astonishing to see how full one and how empty the other side of the account was.

“ God bless me,” cried Nicholls, when the process of adding up had been gone through, “ I had no idea we owed so much, my dear. However, there’s one comfort that we do know what we owe, and if we can only get a little time we will be all right yet.”

But the great misfortune was, that Mr. Nicholls was reckoning without his host of creditors ; for no sooner was the Long Vacation over, than he was soon convinced, from the extraordinary pace in which summons after summons was left at the house, that the jeweller was in no way inclined to lose the “ little time ” Mr. Nicholls was so anxious to obtain.

Then the half-crazy barrister saw that the only chance left him, by which to gain this time, was by entering a defence to the jeweller's action, and contesting each step until his next quarterly cheque should arrive. So to work he went, denying "that he was ever indebted" with the most expensive energy, and demanding for time to "show cause" so repeatedly, that it seemed as if he were seeking to defer judgment until the judgment-day.

The fact was, that although Mr. Wellesley Nicholls had not yet arrived at public and acknowledged bankruptcy, a meeting of his creditors had already taken place; that is to say, the baker had already met the buttermen at Mr. Nicholls' street door. There would have been no harm at all in this *rencontre* between two members of the most innocent trades pursued, had it not been for the fact that the buttermen had just made a most unsuccessful application for the amount of his bill, at the very moment when the baker arrived in hopes that he could make a successful one for his. The well-trained servant had pretended to think that the buttermen had called for orders; but there is a certain limit in the period of credit allowed by buttermen, as in the time granted by managers for the exercise of free-list privileges, after which no orders can be taken. The buttermen, accordingly, explained that he had called for the bill, to which the servant replied, that he had better leave it. The buttermen reminded the domestic that he had already sent in three; to which the domestic

replied, that they could not be found anywhere ; adding, however, that she would go in and look for one of them.

Mary went into the parlour, and informed Mrs. Nicholls of the strong desire expressed by the tradesman to obtain the money due to him ; but of course did not look for the bill, which we need hardly say had never been lost. Mrs. Nicholls could think of nothing to say to the vulgar applicant for money, except that he had better call again at the end of the week.

Mary, hoping to awe the timid tradesman by her approach, rushed towards him like a regiment of cavalry upon an infantry square, and told him, in her most off-hand manner, that he must call again, intending at the same time to shut the door. 'But the British tradesman remained firm ; indeed, the manœuvre which we have described can only be practised with success upon young and nervous apprentices, who have not had time to become hardened in the savage practice of dunning. The butterman not only said that he had "called again" rather too often, but requested that Mrs. Nicholls would fix the exact day on which she proposed paying him. This is the last step to which a tradesman resorts before declaring that he will not go away until he gets his money, and the last but one before the service of a writ.

Mrs. Nicholls fixed the day, and in doing so, felt about as agitated as when she fixed the day for her wedding. As the gallant Mary approached the quiet but determined dealer in eatable grease for the third

time, the baker made his appearance; and no sooner had the promissory message been given to the vendor of butter, than his *confrère* in bread offered up a polite prayer to the effect that the money guaranteed to him for that day might at once be handed over. There are scenes which are too horrible to describe, and before which the novelist breaks his pen. Amongst these must be classed the interview between Mary and the two tradesmen, which ended in a most dramatic *trio* upon the subject of the broken promise to the baker, and the apparently false one which had just been vouchsafed to the buttermen. It was, of course, quite possible that Mrs. Nicholls would have money in a few days, but upon such a point as that the commercial mind argues in this manner: "if they can't pay us now, I should like to know how they'll pay us next Saturday." Suffice it to say, that the *coda* of the *trio* (in which Mary was beginning to sing very small) had just arrived, when the grocer approached, and threatened to turn the performance into a *quartet*. The servant then closed the door, and left the three duns together to do their worst.

One day, when Mr. Nicholls, full of joy at having obtained the last fortnight's delay he should require, reached his house, he was much astonished at seeing congregated round his door-step a small crowd of boys, evidently much delighted at some strange scene that was being acted at his residence. On the other side of the way, too, nearly all the windows that could

command a good view of the proceedings were crowded with the heads of servants and families, who all seemed to be vastly entertained by the free exhibition that was going on at "the Nicholls."

As he owed nearly a year's rent, the barrister at first thought it might be that scoundrel of a landlord (for Mr. Nicholls had lately got into the habit of calling all his creditors scoundrels or villains) squaring his accounts, and making his mind easy, by distraining upon his plate-basket.

Considerably alarmed at the thought, he hurried on as quickly as he could, and pushing through the congregated boys, rushed into the hall. Then, as his eyes rested on a man with his apron fastened behind him with an iron hook, the full misery of his position burst upon him. There stood the buttermen, his foot against the wide-open street-door, his arms crossed *à la Napoleon*, haranguing the servants with a strength of lung that would have been invaluable in the electioneering or "fine mackerel" line, but was heart-rending in the bosom of a peaceful family.

"Do it! do it!" he shouted to the boy Parker, who had been ordered to turn him out. "Do it, that's all! I want my money! Give me my money! I ain't going to be swindled. Do you hear, I say? I ain't going to be swindled: you've eat my best Dorset, and now I want seven pounds eight shillings as I've worked hard for. Go and tell this to your master, a looks as if my butter wouldn't melt in his mouth."

And he looks round him triumphantly, whilst the select audience on the reserved steps cheered him on to greater abuse.

Nicholls, with his face as red as anchovy paste, hurried past the buttermen as quickly as possible, for fear, as he afterwards said, lest he should disgrace himself by knocking the scoundrel down.

“Where’s your mistress, Parker?” he asked, as he had safely reached the first step.

“Up-stairs, fainting, please sir,” was the answer; and up-stairs Mr. Wellesley N. rushed to supply a little mental smelling salts, and see what on earth could be done to get that fellow out of the house.

Mr. Nicholls’ treatment for a case of fainting was as new as it was successful. It consisted in dashing jug-full after jug-full of cold water in the face of the patient. At the first drenching Sara gave evident signs of returning consciousness, and just before the second was applied, she was so far recovered as to sit upright, and dart a withering look at her hydropathic husband.

“How much money have you got in the house?” he asked, without the least show of sympathy.

“Twelve and sixpence.”

“My God!” and out of the room the wretched man darted.

What on earth was he to do? There was no chance of the fellow taking a bill at a month. He had nothing in the house that he could raise money upon, and there was no time to go to Lively Harry for another accept-

ance. The only chance he saw was, to conciliate the man by shifting all the blame on his wife's shoulders. Just then another shout of laughter came from the street, and Nicholls hurried down to do something or other.

Trying to look as unconcerned and haughty as possible, he entered the parlour, and rang the bell violently, until Parker came to answer it.

“ Show that man in here, and then close the street-door,” was the order; and in a second or two the buttermen entered, and the door slammed. “ May I ask the reason, sir, why you create this disturbance in my house, sir ? ” demanded Nicholls, with a look that can imagined, but never, never described.

Now that he had lost his audience, the man seemed some little awed into respect by the splendid furniture and the tremendous look. However, he very soon told all his grievances. Bill delivered eight times within two months; called every day for the last fortnight; everybody always out; and lastly, a bill to meet on the morrow, and must have his money. As Mr. Nicholls heard this, he gave, at each complaint, a sudden start, to prove how new all this was to him, and how much it took him by surprise.

“ God bless me ! ” at last he cried, rising, “ why did not Mrs. Nicholls tell me of this ? No wonder you should feel annoyed. Excuse me for one minute, if you please,” he added, as he left the room, as the buttermen clearly saw, with the intention of saying a few words to his negligent wife.

In a minute or two Nicholls returned. "I find all you have said is perfectly correct, and I can only say I am very sorry for it. If I had known of it, it should not have happened. What is the amount of your bill?"

"Seven pound eight," answered the buttermen, now as mild as his own bacon.

"Dear, dear! I find I have only three or four pounds in the house," cried Nicholls, slightly magnifying the twelve and sixpence. "Would to-morrow suit you?"

"If you could give me a pound or two on account, I should feel very much obliged, sir."

The barrister was in a mess again. He thought for a moment; then replied, "I could, but it would be very inconvenient. Let me see. If I give you a cheque, I suppose you couldn't wait a fortnight."

This very nearly set the buttermen off again. He declared he wouldn't be made a fool of any longer—that he would advertise the whole proceeding in the morrow's *Times*—and threatened to do so many things, that at last Nicholls, after he had tried over and over again to conciliate him, once more rang the bell, and ordered Parker to show the man to the door, threatening, if he caused any further disturbance on his door-step, to give him in charge to the first policeman he saw.

"By Heaven I'll work out that seven pounds of mine in a way you won't like, my fine gentleman," cried the man as he dashed his hat on his head; "you

shan't have the chance of swindling much more in this neighbourhood, I can tell you. I know nearly every shop as you deals with, and I'll bet a guinea you'll have such a string of visitors to-morrow as will spoil your night's rest for you." And, shaking his fist at Nicholls, who, white as sea-kale, was trying to look amused with the ruin the fellow was threatening, he darted down the door-steps into the road, where he was joined by one or two of his friends; and, by their frequent pointings at the parlour window, it was evident they were the first to whom the story of Nicholls' "swindling" was being related.

CHAPTER IX.

FROM what took place on the morrow, it seemed as if the buttermen had been working like yeast, for the whole neighbourhood was in a ferment. Knock after knock came to the door as fast as on Boxing-day; and Mrs. Nicholls, on looking out of her bed-room window, saw a small knot of creditors standing at the corner of the street, evidently discussing the important question of her husband's solvency.

This was the most trying time Mr. Nicholls had ever had to contend with. He had no heart for the business. To add to his misery, too, he had that morning had a few words with Mrs. Nicholls. He had insisted upon her

seeing the tradesmen when they called, saying that it was part of the housekeeping business. But the lady had declared she was far too unwell for such a trial ; adding, that it struck her as being highly indecent for a lady to interfere at all with a pack of men ; and, indeed, she had spoken so freely on the subject, that Nicholls had been forced to order her to her bed-room—a request the lady had complied with without a murmur. But the days of Nicholls's fashionable life were not yet numbered. His good fortune once more reprieved him from the disgrace of being obliged to confess himself a poorer man than he professed to be. The fact was, Mr. Nicholls had wasted all the morning in endeavouring to find out some excuse that should, at the same time that it added to his glory, add to his *credit* also. But, despite the brandy he had put into his tea, and the hour and a half he had lolled away on the sofa, he could think of nothing in any way suited to the purpose.

He was in this state when the “first knock” was shown into the room ; and so taken by surprise was he, when half a yard of butcher’s bill was handed to him, that, scarce knowing what he was saying, Nicholls, for the first time in his life, truthfully explained the situation in which he stood. “In a fortnight’s time,” he added, “I expect a large sum of money to be paid into my banker’s, and then I shall have much pleasure in discharging not only your bill, but every one I may owe in the neighbourhood.”

To his surprise, the man seemed perfectly satisfied

with this answer, and took his leave with so many apologies, that Nicholls, in his delight, even condescended to escort him to the door.

Mrs. Nicholls, as she heard the street-door slam, had another peep from her window. She saw the man that had left join the group at the lamp-post ; then followed another consultation ; and, finally, the whole party, with drawn bills, advanced to the house. Mrs. Nicholls flew to the smelling-bottle. Her husband, too, gave a slight start as he heard the second knock that was to summon him to happiness or the Palace Court. When he saw Parker enter with the waiter piled up with letter-looking bills, he thought he should have fallen to the ground ; but when the boy added that the gentlemen had all gone, and would call again in a fortnight's time, Nicholls's peace and colour returned, and he flew up-stairs to Sara, to tell what a glorious victory he single-handed had gained over their much-dreaded enemies, who, armed with the full powers of the law, had come to storm him in his castle.

“ There, didn't I tell you you would be able to do it much better than I should, you dear clever fellow ? Ah, you were made for a barrister, you rogue ; you can persuade one to do anything, you can,” cried Sara, as she kissed him.

“ Yes, you are always right, my poppet,” answered Nicholls, with a momentary pang at having let the woolsack slip through his idle fingers.

If the happy pair could have forgotten the jeweller,

they would have been without a care. But those diamonds of the first water kept weighing on their minds with an hydraulic pressure that seemed likely to break the peace from them for ever. Mrs. Nicholls had already discovered three gray hairs ; and Mr. Nicholls's waistcoats were so loose that he could comfortably bear them buttoned after dinner.

When the great settling-day came to hand, Mr. Nicholls with the parental quarterly cheque duly changed into sovereigns, sat in state, with his desk before him, in all the importance of a man who was ready to fulfil his promise to pay. As each tradesman was shown in, the amount of his bill, neatly folded up in paper of the purest *couleur de rose*, was handed to him, and directly the receipt was signed he was dismissed, with a glass of wine, and a neat speech, calculated to remove all ill-feeling that existed between them, and quiet all Mr. Nicholls's fears as to "all further favours being properly attended to"—a point on which his happiness and his dinners mainly depended for the next three months to come.

No sooner was this important business settled, than Nicholls, cramming the remainder of the notes and money into his pocket, hurried to Lincoln's-inn with all the speed of a one-horse-power cab, to see whether he could not come to some arrangement in the case of *Soane v. Nicholls*.

It was then that Mr. Nicholls, for the first time, felt how expensive a luxury law was, and he could not help

passing several very severe remarks—to himself—upon the great roguery of attorneys in general, and law-makers in particular. At first he had felt certain that he would be able to make almost any arrangement he liked; every one was so civil, and he was ushered from one room to another in a way quite gratifying to a defendant's feelings. Presently he was left alone with a stout gentleman, all in plain black and white, like an Act of Parliament, who bowed and smiled so condescendingly, that Nicholls, gaining courage, talked boldly of the settlement he was so anxious to make.

At the magic word "settlement," a bill of costs, too thick to appear like a dream, was popped into Nicholls's hands. As he turned over the pages, and read a few of the "To attending defendant on further postponement," he saw with horror that the days' upon days' delay he had obtained had cost him as dearly as if they had been golden days. To complete his misery, too, all the offers he made to arrange were refused; Messrs. Soane (no doubt, remembering the scene at the pawn-broker's) being determined that nothing under debt and costs should wipe out the differences between them.

"I would give sixty pounds now, and the remainder in three months," said Nicholls, with a supplicating look.

"Debt, one hundred and twenty; costs thirty-eight pounds you see," answered the lawyer, smiling, as he drew up his shoulders.

So Nicholls jumped into his cab again, and, tired of

the world, went home to let the partner of his joys and sorrows have her full share of his misery.

In his affliction, the young barrister—not knowing what on earth to do—resolved to reform, to be prudent, and to save. For about the one-hundredth time, he swore to tear himself away from Almack's and Kensington Gardens for ever. He would change his name, live in some desirable residence, delightfully situated, a hundred miles from Lincoln's Inn; and there, with his wife and little ones around him, live the prudent and inexpensive life of a hermit, until his savings would enable him to abuse that jeweller to his heart's content. But, like old father Adam, he was doomed to lose the paradise he had dwelt in for the last ten minutes, through the folly of his wife—but with this difference: Eve used an apple; Mrs. Nicholls a “hop.” Quadrilles at nine.

As Sara told him, the time for their party had come round, and all she wished to know was, were they to give one that year or not? She didn't want it. She would be only too glad to get out of it. Last year it made her ill for a month; in fact, it was no pleasure to her. Of course, Nicholls, after his meditations on retrenchment, was dreadfully opposed to anything of the kind.

“Very well, my dear,” continued his wife; “of course, you know best. Only, after that disgraceful scene in the open street the other day, it will look very strange if, all at once, we drop giving our party. People will

talk, Wellesley, and it struck me that it would be an excellent opportunity of contradicting all the nasty reports that are abroad — especially as our credit is so good just now. Nobody loves economy more than I do, my love; but then persons shouldn't go to balls, if they are not going to give balls in return, dearest."

For three days, the husband withstood the constant attacks of his wife. Sara, however, nothing daunted, besieged him so closely, aimed her "ball" so truly, cut short the provisions so dexterously, and dealt out the destruction of their fashionable life so murderously, that at last Nicholls was forced to surrender, on condition that his ready money should be spared. So the day was fixed, scented paper bought, and invitations sent.

Nobody, to have seen the bustle and splendour that had suddenly broken out at the Nicholls's, would have for one moment imagined that they had ever known what it was to want a ten-pound note. Chandeliers, sofas, and ottomans were uncovered, carpets taken up, and rout seats being taken in. The drawing-room redolent with geraniums and roses; the hall perfumed with jellies, eustards, and pasties. Pastry-eoks flitted in and out of the passage, and there wasn't a house on the terrace that didn't know there was going to be a party at No. 10.

One morning, when Mr. and Mrs. Nicholls were deep in a consultation as to whether they should have

a cornet-à-piston on the important evening, a young gentleman from Lincoln's Inn begged to be allowed to say a few words in that case of *Soane v. Nicholls*. It was merely to serve a notice of trial on the defendant, and to state that the cause stood second on the list for the morrow.

Nicholls was so knocked down by this heavy blow, that Sara became quite alarmed. If he had raved, and stamped, and sworn, she would not have cared so much; but to see him sitting all day long in his arm-chair, without speaking a single word or eating a single thing, nearly drove her mad. Half a dozen times she tried to rouse him, and failed. She had brought him jellies, and he had refused them. In fact, Wellesley was quite heart-broken. He knew he had no chance in court—that it would even be madness to defend—and that in less than a week his very bed might be taken from him, to pay for those “precious stones” that had so completely paved his road to ruin.

On the morrow—the day of trial—he never stirred from home. He could almost tell the moment when his case came on; and so great was his curiosity at one time to hear what was said, that, unable to resist the temptation, he had dressed himself to go out; but when the time for starting came, the fear lest his pawning the diamonds should be exposed, kept him within doors. Half stupified with his grief, he moped away the whole day, thinking to himself how long it

would be before the furniture it had taken him so much pains to get together would be sold, and he and all his family be turned, perhaps at a moment's warning, into the streets.

In this dilemma, the only chance of safety he could see was in his father. He thought that if Sara were to write to the old man, telling him faithfully all that had happened, and how bitterly he had suffered for his folly, perhaps he might be moved to pity, and lend him the means of turning aside the dreadful results of his extravagance.

So he had Sara into the room, and dictated to her the letter that was to restore or ruin him ; and when it was finished, for fear that any accident should take place, he himself posted it.

At breakfast next morning, Nicholls sent out for all the morning papers, and made his wife look them over, to see if the dreaded exposure had taken place or not. He would have done it himself, but he was sick with fear, and his pale cheek and shaking hand told the agony he was suffering. So he sat shivering over the fire, listening to the rustling of the papers, and trying to read in the expression of his wife's face whether the world had been made acquainted with the diamond transaction or not.

“ Make haste ! ” he said at last, almost savagely in his impatience.

“ I can't see anything in either the *Times* or the *Chronicle*, ” answered his wife, sharply.

“Thank God!” cried Nicholls, gaining fresh strength as his hope returned. “Look in the other.”

“Nothing here either,” was the reply; and the last paper is taken up. “Here is something,” she said at last, in a tone that made her husband madly snatch the sheet from her hand.

But in another moment he jerked the paper from him, and as he almost danced for joy, cried, “Heaven be praised that I didn’t defend! If I had only thought for one moment, there could be no evidence if there was no defence. I may be able to manage it all yet, and I will, too, if I have to rob for the money.”

All their hopes now were centred in the answer Sir Giles would send them. Nicholls went into a calculation to see the shortest time by which a reply could possibly reach them. He proved very clearly to Sara that the old gentleman was certain to send them the money, and had even arranged the short speech expressive of his feelings of disgust that he would oblige the Messrs. Soane with when he discharged their debt. All fear had vanished, and a hint at a disappointment would have been laughed down, like Dr. Dee’s great London earthquake prophecy.

Had Nicholls been an Encke, he could not have foretold with greater precision the exact day when the post-office Mercury, in describing his circle, would come within the attraction of his street-knocker; for, at the moment specified, came the parental answer, and with it the complete destruction of the airy castles the

unfortunate barrister had lately been revelling in. His father, instead of pitying, only abused him for his extravagance. He hoped it would be a good lesson to him; and even went so far as to say that, if his son couldn't manage to keep out of debt with 500*l.* a year, he would see what he could do with just enough to prevent his going to the workhouse.

As if paralysed by this last misfortune, Nicholls lost all energy or wish to save himself. Shut up in his dressing-room, he waited quietly for the ruin and disgrace his creditors were preparing for him. Like a wretched criminal, he sat counting the minutes before the execution should take place. Sara, alarmed at the despair she saw in her husband's conduct, placed safely under lock and key all his razors; and, fearful lest in his sorrow he should do some rash deed, she watched him narrowly, never even permitting him to leave his room unless she was by his side. Nor would she allow anything to be said or given to him that might in any way irritate him or add to his sufferings. All the law notices that came to the house she herself took and locked up, so that her husband might not be worried by them. But poor Mrs. Nicholls might have spared herself all this useless trouble. Her Wellesley was by far too fond of this world to think of leaving it before he was turned out. The very notion of a coroner's inquest and a burial at midnight at cross-roads, was sufficient to prevent him from injuring himself either by word or deed. Besides, there was the party coming off in a

day or two, and a pretty thing it would be to have that bungling Parker telling the visitors as they came to the door, that "the party was put off 'cos master had killed hisself."

What surprised him more than anything else was the apparently extreme lenity of the victorious jeweller. Sara's zeal had kept from him all the law papers; and he, from not seeing them, imagined that his enemies, tired of conquest, were resting awhile upon their wrists. His doubts, however, were soon dispelled by the sudden appearance of a certain gentleman who, in the name of Sloman, demanded admittance and three shillings a day for himself, and the use of the drawing-room for his follower, in so imperative a manner that Nicholls felt convinced it was useless resisting such a man, especially as he stood six feet three in his bluchers.

Whilst Nicholls was yet talking to the men in the hall, the pastry-cook, followed by two barley-sugar bird-cages, and a pound-cake elephant, entered. In his alarm, lest his visitors should be recognised, Nicholls immediately hurried them into the parlour, where the table and sideboard were loaded with the plate, epergnes, and candelabra, Nicholls had hired, to add to the supper-table effect. In an instant, one of the men, pulling out a small dirty memorandum-book, commenced making a list of the different articles; whilst the other, in a most impressive legal way, warned Nicholls of the penalties he would incur if a single article was removed from the house.

This was more than Nicholls could endure. Calling to Sara, who was busy in the drawing-room, that she was wanted in the parlour, he seized his hat and hurried out of the house. He now determined that, come what might, he would relinquish his former vow of having nothing more to do with bills, and once more fly to the money-lenders for help. It was just two o'clock, the time when Lively Harry always went to the club to read the papers and get his letters. So Nicholls hurried down to him, and found him in his usual delightful reckless state, wishing to oblige every body; so that before two bottles of sherry and the last night's debate had been discussed, the bill was drawn, accepted, and safely stowed away in Nicholls's pocket-book.

But it seemed as if the whole tribe of Israel was aware of the dreadful state of the Nichollson finances. It was in vain he smiled and complimented, for, at the very mention of Lively Harry's name, they would decline, in the politest manner, having anything at all to do with that gentleman. Only once Nicholls had a chance, but then he must have taken one-half the amount in green cotton umbrellas, which seemed to him to be providing too plentifully against a rainy day.

Nearly driven to his wit's end, it at last struck Nicholls that, perhaps, they would be better pleased if they saw the name of Reuben Marsh in place of Henry Chandos, so he hurried back to the office of the most moderate of his discounting capitalists—a gentleman

who only wanted what was fair, and never charged more than five-and-twenty per cent.—and was delighted to find how just all his suppositions were. The name of Reuben Marsh was agreed upon; and Nicholls, bounding into the street as light as a Jew's pound weight, hurried home for his carpet-bag, that he might lose no time in getting down to Farnham.

Although the day was nearly gone, still Nicholls insisted on starting immediately. It was much better, thought he, to have this business settled at once, and get the worry and bother of it off his mind.

CHAPTER X.

THE thought had never for one moment entered the barrister's head that Reuben might refuse to oblige him. The way in which he had almost forced the loan of one hundred pounds upon him, was to him a proof that the poor ignorant country farmer would be delighted to serve his dashing brother-in-law. It was only when Nicholls was within a mile or two of Reuben's house that he saw there might be any difficulty in the case. The nearer he got to his destination, the faster and faster the difficulties seemed to rise. In fact at last he thought the whole journey to be so useless, that he had almost determined on returning to town, to avoid the unpleasant wound his vanity would receive

should his brother-in-law refuse the request he almost considered it an honour to make to him. But the vision of "that man" in the parlour, and the thoughts of the evening party, were so dreadful, that he felt that, as a husband and a father, he ought not to leave a single stone unturned, even though a Stonehenge should stop the way.

Directly Reuben saw his brother-in-law advancing to the house, picking his way, tip-toe among the straw and litter of the farm-yard, his whole attention centred on his polished leather boots, he pretty nearly guessed the cause that had brought him to Farnham.

"Hollo, missus, here be Nicholls again," he cried to his wife, as he laid down his pipe, and snatched up his broad hat. "Sally must be a rare lass for mil'ner. Dang it, he is frowning uncommon tight. Ho, Nicholls! is Sally with you?"

Nicholls, who well knew that the simple farmer's shrewdness would at once penetrate the object of his coming, if he again gave the counterfeit of pleasure to a mere business visit, had determined to play, for a change, an open part with him, and to tell him at once, without needless preface, the object of his journey. So the young barrister did not disguise the looks of deep anxiety natural to his circumstances, and pressed the horny hand of his brother-in-law with a convulsive grasp.

"My dear, dear Reuben, I am glad to see you looking so well," said Nicholls, with a sigh like the boiling

of a kettle. Then, as his downcast eyes rested on the splashes upon his boots, he added, "It's a wicked world, Reuben, but I'm glad to see you looking so well."

"And I am fidgetty to see you here with that face so white, it is more like veal than human flesh. Come along in: my missus is all of a flurry to see you here again, without a word of writing or nothing."

"It's but a flying visit. I haven't a moment to spare; and—and I come on important business, Reuben," continued Nicholls, nervously, as he followed "that clodhopper" of a brother-in-law into his farmhouse. Reuben's "missus" did not receive Nicholls with any show of warmth. Too simple to mimic what she did not feel, and too shrewd to be blind to the terms on which she was patronised by her rich connections, she spoke abruptly to the friend of Lady Verulam, and then turned again to the stocking she was knitting.

Reuben and Nicholls sat down, and an awkward pause ensued, for each party could read the feelings of the other. Nicholls moved about on his seat, cleared his throat, adjusted his collar, and remarked on the failure of the barley crops, while Reuben eyed him, not with an ill-natured expression exactly, but with a look of mingled curiosity and pity, for he felt for the struggle which he could read in the bosom of his would-be rich relation, who was a second time a petitioner for his bounty. And then Reuben's thoughts wandered back to the drawing-room of the

St. John's Wood house : he remembered his sister's icy decorum, and the frigidity that had made him prefer the sanded floor of a neighbouring tavern to her rich carpeted room ; and, though he was a good-hearted, honest fellow, he could scarcely repress a chuckle when he called to mind the words he had whispered to Sally at parting, telling her that one of these fine days she would be glad enough to find a quiet home with her uncouth brother. The verification of his prophecy was at hand, and he was secretly pleased (all men are delighted with success) that his forebodings were on the eve of realisation.

“ My dear Reuben,” said Nicholls, suddenly (he had gained the mastery over himself by recollecting that the return train started in two hours, and there was no time to lose, and he ran on rapidly), “ I have come to ask you a great favour. I am at a loss to express how deeply sensible I remain of past favours ; how both myself and Sara—who, by the way, sends her love to you and your good lady”—and he smiled condescendingly at Molly, who commenced working harder than ever —

“ My missus is it you means ?” interrupted Reuben, with a half chuckle.

“ Yes. Well, my dear Reuben, I will confide in you. I am in a great difficulty, and have only come to you as a last resource. I have tried all other means, and failed.”

Here Mr. Wellesley Nicholls paused, and gave

another sigh, while Reuben, with an unmoved countenance, looked him full in the face, but spoke not a word. At last, with another effort, the gentleman turned upon his vulgar, ill-bred relation, and begged the loan of one hundred and sixty pounds, to save him from disgrace and ruin.

When Reuben heard the amount required he gave a loud shrill whistle, plunged his hands into his breeches' pockets, and looked across at his spouse, who, turning to Mr. Nicholls, said, in a tone of cutting sarcasm—"Is it for mil'inery again, eh?" and then went to work again at her stocking, with an ardour that threatened false stitches at every turn she took.

"Harkee," said Reuben, after a pause, as he calmly proceeded to fill his pipe, and pour out a mug of ale for his visitor, "Harkee, Nicholls, I am plain and blunt in all my dealins. I am rough in speech and manners, but I have pride, dang it, I have! Since you left my roof, you and your wife, and the babbies, not so much as a word have we had from you; but directly you are in a mess, Reuben Marsh isn't long in hearing from Master Wellesley Nicholls, of Hyde-park. Last time you only came here to hide yourself as a sort of runaway; and I lent you—with all my heart, as my missus knows—lent you a hundred pounds out of my savings. Nicholls, I'd willingly do the like again; but I feel that I should be the ruin of you. Sell the lumps of gold off the chairs and tables—make Sally dress becoming her degree—chuck

away this, and this (and Reuben pointed to a diamond ring that glittered on Nicholls's finger, and a massive gold chain which he wore about his neck), and then come and live in quiet somewhere hereabouts, and get out of debt: if you'll do this, I'll help you to my last farthing; but while you have all these expensive ways, which five hundred pounds won't keep up, you musn't look for a stiver from Reuben Marsh. I cannot forget that, up to this time, I have been the tool of you—not the friend. My hands are too hard—my missus's arms are too red—we are too vulgar, to be the friends of you and your acquaintance; so you cannot stoop to be beholden to a poor farmer to keep you in extravagancies. No, Master Wellesley Nicholls, Reuben'll not lend a hundred and sixty pounds, once for all; so don't ask"—and he buried his red face in a huge glass of ale that stood beside him.

Nicholls saw that neither argument nor persuasion would avail, so he took a hasty leave of Mrs. Marsh, and strode through the farm-yard accompanied by Reuben. Not a word was exchanged as the two crossed the yard. Reuben called to a labourer to tether the cows safely, and to tell Tom that all the oats must be stacked before sunset, with what Nicholls called, heartless unconcern. The rough, uncultivated Reuben Marsh, the unlettered, unpolished agriculturist, was, to tell the truth, striving to conceal the emotion that swelled within him. He thought how

unkindly Sally would take it when she heard that he had refused her husband's request ; but then again he felt that he did all for the best, since sooner or later a crisis must come and put an end to the reckless gilded misery into which they had fallen, and the sooner this took place the better.

As they approached the high road, Reuben broke the silence, saying, " You musn't misunderstand me. I would lend you the money on one condition."

" What's that ? " asked Nicholls, eagerly catching at the chance.

" That you leave matters in my hands, and come and live here, respectably in the country, and give up the folly which is taking you, as quick as may be, to ruin."

" Thank you, Mr. Reuben Marsh ; on such a condition I must decline the loan. Good-by."

" Good-by," said Reuben, seizing Nicholls's hand, " and remember to tell all I have said to Sally, and kiss her for me—and think on what I tell you ; and when you have determined to come into the country, write a line, and you'll find a true friend in Reuben Marsh. Good-by."

The two parted. Reuben returned slowly to his farm, while Nicholls hurried forward in a nervous, agitated state of mind, that almost amounted to delirium. He called Reuben a graceless boor, a low ploughman ; and, in the depth of his misery, felt humbled and ashamed that he, the son of Sir

Giles, had laid himself open to a refusal from a country clodhopper who was unfortunately his wife's brother. And then his mind reverted to the scene which he was approaching—to the gaudy house, crammed with dainties for a festival, guarded by a man in possession! Even if he allowed the party to take place he would not be the less disgraced; for when the company called afterwards to leave their cards there would be bills headed "Sale by order of the Sheriff" staring them full in the face from the door-posts. How Lady Verulam would have the laugh of them to. The pastrycook, too, would he leave the supper if he saw the limb of the law snugly ensconced in the kitchen? No, he felt that he must either postpone the party altogether, and make a precipitate retreat, or in some way contrive to settle the matter. His heart whispered him to retreat from the fight, at least with honour; but the world beckoned him on to desperate alternatives. Irresolute, sick at heart, and reckless, he reached his home—a home that in that hour was a hell to him, and, on the morrow, was to contain one hundred and fifty people in holiday guise. He went straightway to Mrs. Nicholls's boudoir, where he found that lady in a state of fashionable anxiety, with her maid sprinkling eau-de-Cologne about the carpet because her mistress felt a little faint, and the rotund proportions of Mrs. Wellesley Nicholls enveloped in a purple satin *robe negligée*.

“That will do, Perkins,” said Mrs. Nicholls to the servant, as Mr. Nicholls entered the room ; “you may go ; shut the door. Well, my dear Wellesley, you have settled matters, I suppose.”

“Settled matters ? Yes, they *are* settled, depend upon that,” replied Mr. Nicholls, throwing himself into an easy chair, and rapping his knuckles with a quick, energetic movement. “Yes, you are quite right, Sara ; matters are settled. You may advertise for a situation as governess or lady’s companion, forthwith. Your accomplished brother would see you starving before he’d stretch forth his dirty hand to save you.”

“This is dreadful,” screamed Mrs. Nicholls, bursting into tears. “How am I to put off the party ? My figured satin will be home in the morning ; the men are now laying out the supper-table—the supper is nearly all here. I have hired four of the most respectable green-grocers in the world, who will look as though they had been servants with us from our infancy ; the awning is put up over the door-steps. In short, everything is ready. What *will* people think ? The Lord Chief Baron’s set, of course, will cut you ; and how you will be talked about at the clubs.”

“It can’t be helped. Blame your own vulgar relations, not me,” answered Nicholls, sharply.

“Well, I’m sure ! None of the royal family happened to pass through Farnham when my father was

mayor of that town, certainly," retorted the lady, with a hard thrust at Sir Giles; " but I do not consider myself altogether dirt for all that."

" Your vulgarity is worthy of you," said Nicholls, his lip quivering and whitening with kindling rage, and rising to leave the room.

" Don't, for Heaven's sake, let *us* quarrel, Wellesley," Mrs. Nicholls interposed, in a gentle voice. " Can nothing ward off the blow? or are we irretrievably disgraced? Are we henceforth outcasts from society? This is worth a struggle. Remember, dearest, if we once lose *ton*, life will be a barren waste to people of our refined ideas and habits." With this, Mrs. Wellesley Nicholls threw herself back in her chair in a graceful attitude of grief, and, holding a handkerchief of the most delicate texture between her thumb and forefinger, dipped a corner into a scent-bowl that was on the table beside her, and gently, very gently, bathed her temples: it was an affecting sight.

Nicholls sat there, and silently contemplated the majestic proportions and delicate graceful hands of his wife. Could such a gentle, fragile creature be allowed to pass away her days unseen and unappreciated in the country? Was she not born to grace the circles of the nobles in the land? Was not he, too, the son of Sir Giles? Were not the shoulders of Mrs. Nicholls the envy of many ladies of distinction. How slowly quarter-day came round, he thought. It was maddening to know that he should

be ruined, when a little delay would make everything smooth again. As his eye wandered listlessly about the room, it accidentally fell upon a letter from Reuben to Mrs. Nicholls, which she had not answered. He fixed his gaze upon it steadily and intently.

Mrs. Nicholls rose and left him to his own reflections, convinced (for he was such a clever creature, and had passed so dexterously through the gravest difficulties) that he only needed reflection to fix upon a plan of deliverance from the clutches of the hateful jeweller. She had scarcely closed the door upon him when he seized Reuben's huge letter, written in a huge round hand, trembling from guiding the plough, and placed it in his pocket.

“They'll take the name of Reuben Marsh with pleasure,” he muttered to himself, as he hastily strode backwards and forwards in the room, “and I shall receive the next quarter before it becomes due.” A smile burst upon the clouded brow of the young man. He had devised means of clearing himself from the jeweller! Thank Heaven! before the world he could still keep up the game the world imposes—he could, “till further notice,” continue to perform the hypocrite. Mrs. Nicholls's shoulders need not be thrown away upon vulgar people: they might still be the admiration of people of *ton*.

In the course of an hour, a bill duly accepted by Reuben Marsh, and made payable at Farnham, was stowed in the iron chest of an accommodating Israelite.

and Messrs. Soane and Co. received the amount of Mr. Nicholls's debt, and by the evening Mr. Sloman's *protégé* was ejected from Mr. Nieholls's superb drawing-room. The man in possession had only been an inmate of Mr. Nicholls's house a day; but so acute were his feelings, that, on leaving, he could not refrain from telling his host, as he poeketed his week's pay, that he regretted parting with Mrs. Wellesley's youngest born, inasmuch as the little dear was just beginning to know him.

When Nieholls returned home from his final interview with Messrs. Soane and Co., he called for a bottle of brandy, sent for a young friend to smoke with him, and made himself extremely merry up to a late hour. As for Mrs. Nicholls, it was late enough before she got to bed. In the first place, she had to watch the servants while they washed the numbers off the furniture and plate, lest "Lot 20" should be left on the back of a chair or in the corner of a glass, and be detected by the company on the following evening; and, in the next place, all the things had been so disarranged by the "disgusting wretches," that it must take her some time to see them put in their proper places again.

The evening of the party arrived; and, by eleven o'clock, the rooms of Mrs. Wellesley Nicholls were as crowded as Gravesend on a fast day. The shoulders of Mrs. Nicholls were never displayed to better advantage; and Mr. Wellesley Nicholls was in the liveliest possible humour. He flew about the room; now

complimenting some hoary dowager on her youthful appearance—now telling some rouged grandmother that the heat of the room had given her quite a hectic flush. At supper, the sponge-cake elephant looked magnificent; and the barley-sugar birdcages elicited loud and continued admiration.

Mr. Wellesley Nicholls was seated at the head of the supper-table, with the Hon. Mrs. Macbeth on his right, and Mrs. Major Calebash on his left. Nicholls was in a delirium of pleasure. He did not spare the wine; and his conversation by degrees became more and more incoherent, and his laughter rang through the room, and was re-echoed in the drawing-room to the astonishment of the company, and to the complete disgust of the ladies. Poor Mrs. Nicholls's shoulders crimsoned with shame to behold her lord and master commit himself in this manner. The company returned to the drawing-room, and dancing recommenced.

Suddenly the doors were thrown open, the servant announced Mr. Isaac Isaacs, and a gentleman with scarcely any neck, a prodigious quantity of frill, and a rusty black coat, walked into the room. His hair was plastered down as though he had recently emerged from a bath; his fingers were covered with rings, and a huge brooch was attached to his neckcloth.

“Mr. Isaacs!” Mrs. Nicholls exclaimed. “I don’t remember the name.”

“Vish ish your hushbant? he knowsh me,” replied the strange visitor with lips like a sea-shell, and whom

the entire company were regarding with rivetted attention.

“Wellesley, my dear,” said the hostess, addressing her husband, and imagining that the visitor must be some great city capitalist, “here is Mr. Isaacs. Pray introduce me.”

“With pleasure!” said poor Nicholls; and not knowing in his drunkenness what he did, he advanced towards the new-comer.

“Never mind introducing,” replied Mr. Isaacs gallantly: “my errand ish pure bushiness.” And bending over Nicholls’s shoulder, he whispered in his ear, “We had better go to another room; I come from Mishter Hedards apout te carpet, you knowsh: I’ve got some writs, yer shae.”

Fired by the wine, Nicholls’s indignation at the wary Jew’s cunning grew beyond his control. Nearly bursting with passion, he shouted, as he pointed to the door, “Leave this house, fellow! leave the house! How dare you enter this room on such an errand? Where’s Parker?” and, as the boy appeared at the door as suddenly as if a spring had been touched, the barrister continued, “Show this man the door.”

“Oh, very well—very well—it doeshn’t matter a pit to me—not a pit,” answered Mr. Isaacs, nettled at finding his offer of secrecy so disdainfully refused. “Here’sh a copy of a writ, and here’sh te original,” and he presented the wretched host with a long paper slip, whilst he held a parchment on \bowtie before his eyes.

The whole room was in a commotion. The visitors had collected round Nicholls, and half laughing, seemed to enjoy the sport of "coming in at the death," as some called it. One or two of the more stately mamas, surrounded by their daughters, were already excusing their rapid flight to the pale Mrs. Nicholls; and, in their politeness, begging of her not to imagine that this disagreeable little affair, or that disgusting Jew's horrid, horrid conduct, had driven them away—whilst inwardly they vowed that henceforth they were always "out" to the Nichollses.

When Mr. Isaacs had legally served two more "razor strops," as he called them, he bowed to the company and advanced to the door. On the mat he stood for a moment, and, smiling at Nicholls, told him that there were two more "shentlemen" waiting for him outside, adding, that the servants would not believe they were invited to the party, and let them in, because, they said, corduroys were not full dress. With a graceful smile and bow, he requested to be informed whether he could deliver any message to them.

The company tittered at the man's impudence. Nicholls bit his lip and stamped his foot, and the lace-bound handkerchief fell from Sara's hand, as swooning she sunk upon the ottoman. In less than half an hour the drawing-room was empty. One by one the visitors shook Nicholls by the hand, looking mournfully in his face, and assuring him of their undisguised sympathy.

Many wished to heavens they could offer him any assistance, and regretted the event had not happened two days before, for then they had large sums of money lying by them that they did not know what to do with.

But, when once these generous men had passed the drawing-room door, Nicholls could hear the half-smothered chuckle, that gave the lie to all the offers they had made. No, it was fun to them. It would be talk for the next week to come. All the clubs would ring with the anecdote; and, as far as his darling world was concerned, he was henceforth a ruined man.

So Nicholls, still half stupid with his drink, sat on one of his gay amber-satin ottomans, listening to the laughter and loud talking in the hall. Then came the shouts of the linkmen and the rattling of carriages, and he could smell the perfume of the cigars that had been lighted in the hall.

At last all was silent, except the rattling of plates and spoons in the supper-room beneath. The writ had spirited all the friends away as though it had been a fairy's wand. The "strop" was a magic one.

CHAPTER XI.

WHEN Nieholls awoke the next day, he found the shutters closed, and the clock at three. His head was on fire, and his tongue seemed thick and elongated to his palate. He rang the bell, and his wife entered, As she opened the shutters, the daylight shone full upon her pale face, and red, swollen eyes, and Nicholls half raised himself in his bed with astonishment at this sudden change in her. But yesterday he had gazed upon her, her eyes brightened by excitement, her cheeks red with pleasure, and her figured satin gown clinging to her slender waist, and he had thought to himself he had never seen her look so well—no, not even on the day she first wore that black velvet gown he gave her. He had looked round the drawing-rooms, when they were most crowded—he had examined each *beau* with the nicest care, and had been forced to admit—despite a slight tiff whilst dressing—that his Sara was the finest woman in the room. His heart had swelled with pride as he saw some of the “men”—mustachioed exquisites, who knew every point of beauty in a woman as though she were a horse—leaning against the door-posts, their eyes riveted upon his wife, evidently envying the fate of her lucky husband.

He could not call to mind the exact particulars of the scene that had taken place last night, but he had

a dim, confused notion, that something dreadful had occurred. Depressed with the excess of wine he had taken, and annoyed at the strange appearance of his wife, he sank back on his pillow, too much in want of a little consolation himself to sympathize with her.

Sara had evidently expected him to say something soothing. She stood for a moment near the bed, but not a word was spoken. At last she broke the silence.

“Will you have anything?” she asked, in an injured tone, as though a severe quarrel had taken place.

“Soda water,” was the gruff and laconic reply.

As Nicholls tossed about in his bed, he by degrees called to mind the wrecks he had been served with. One thought seemed always to rise before him—that of the forgery upon Reuben. He remained almost motionless, his eyes fixed on the window, repenting the act, and trying to recall the sequel of the scene he had figured in. He had not even the energy to rise, but lay turning and twisting the one thought of the forgery over in his mind, made almost torpid under the depression of his excesses. At last the daylight began to fade. The gas-light opposite the house was lit, and sent the reflection of the window on the ceiling. Then he remembered the soda-water, and gaining a little energy from his rising passion, he seized the bell and rang it angrily.

Sara, silent and sullen as before, entered the room.

“I told you to let me have some soda-water,” he

cried, looking fiercely at her. "I can't get any," was the reply. "Why?"

"Because there are three men waiting outside, and I'm afraid to let any one go out."

The husband felt the force of the objection. He returned no answer, but remained still watching the reflection of the gas-lamp on the ceiling. Sara stood for an instant, without moving a limb; but, the silence continuing, she took her departure, closing the door as quietly as if she had quitted a sick-chamber.

About eight o'clock Mr. Nicholls came down to dinner. Even then he spoke as little as he possibly could. He stood with his coat-tails up, warming himself before the fire, his eyes fixed on one of the straw mats on the table. Sara thought to herself that he might as well have made some slight apology for keeping the dinner waiting an hour; but, seeing him look so pale and wretched, she excused him.

All dinner-time they remained silent. Any one would have imagined they had had a violent quarrel. The dinner was one to have pleased the most fastidious, but still he would not thaw into conversation. The dishes—all of them the remains of the overnight's revelry—were removed and replaced, the clatter of the plates, and knives, and forks, sounding loudly in the room. The poor barrister was thinking of the miserable end all his silly dreams had come to. Each mouthful he eat had to be paid for. He had obtained it all by a means he dared not think of; had spent his

money even before he could call it his own, to please his darling world ; and it was clear, by the last night's scene, that it was not at all grateful for the sacrifice. He was cut to the quick with the failure. The disgrace stung him to the heart. "What would they think of him?" he kept asking himself, not daring to dive any further into the question. At last he made an effort and spoke.

"How much wine did they drink last night?" he asked.

"I don't know," answered his wife quickly, determined not to give in, but to let "her gentleman" have all the conversation to himself, since he appeared to like quiet so much.

"Then I wish you would count the bottles," continued Nicholls, glad of an excuse for finding fault ; "what the deuce is the good of my trying to save expense, if you will keep no check upon the servants?"

Just then the pound-cake elephant was placed upon the table. It was uncut, and inspired Nicholls with a fresh subject for a noise.

"It really seems to me, Sara, that you wish to see me in the *Gazette*."

"I don't understand you, sir," was the dignified answer.

Pointing with a fork to the elephant, he continued, "Nonsense, madam ; if you had thought for one moment, you would have known that the confectioner

would have taken that cake back again. It is really no use for a man to strive and——”

“ He wouldn’t. I asked him, and he only handed in his bill and demanded his money,” returned Sara, interrupting him.

Again they were silent, until Nicholls, warmed with his wine, began to lose his headache. Then he thought to himself, it would be much better to conciliate his wife.

“ Do you think the servants know anything about what happened last night, *my dear?*” he asked Sara, in quite an altered tone.

“ I don’t know,” was the unflinching reply.

“ There, don’t let us quarrel, Sara,” said Nicholls, taking her hand. “ I am miserable enough as it is. If you leave me, I won’t answer for the consequences:” and he gazed at the ceiling madly, in such a way that Sara grew quite alarmed, and fell upon his neck, clasping him to her.

With his arm round her waist, they stood before the fire, and he got his darling to tell him all that had taken place at the party. Then came the great question, How would it be possible for them to regain their standing in the world?

“ It is hard,” cried Nicholls, “ after all my strug-glings, after all my battlings with my creditors, after all the money, the frightful amount of money I’ve paid, to be knocked over in this way—it is hard. And, after all, I wouldn’t mind betting a thousand pounds——”

“ My dear ! ” cried Sara, expostulating.

“ If I had it, my pet, I wouldn’t mind betting it, that nearly every one of those very people that cut us, are just in the very same state as I am in ; but I’ll fight ‘em all, I will.”

“ How, dear—how ? ” asked Sara, anxiously.

“ I don’t know,” was the reply. “ I’ll get Lively Harry to say that he did it for a lark. If I could have paid the scoundrel, I shouldn’t have cared ; in fact, it would have looked all the better. Oh, curse the wriths ! it drives me mad to think about them. Why didn’t I put off the party ? ” he added half musingly, as his thoughts still returned to the forged bill. “ Now all is lost. I am indeed a ruined man.”

Sara did not interrupt him for some minutes. At last, wishing to lead his thoughts away from the subject, she asked him, “ How, dear, did you manage to settle with the jeweller—you never told me ? ”

Nicholls’s arm fell from her waist ; he clasped his forehead tightly, and bit his lip. Presently, as she repeated the question, he answered in an angry voice, “ Women have nothing to do with money matters.”

“ I only wanted to know, my dear. I didn’t mean to offend you,” replied his wife, with all her woman’s curiosity alive on the subject.

“ Never ask me again, then. I am going out. Get my hat,” stammered out Nicholls, not daring to remain in the house lest the secret should escape him.

At this moment there was a knock at the door. His troubled mind immediately fancied that it might be some message on the same all-dreaded subject.

“Who’s there?” he shouted.

“All right!” a man’s voice replied; and a gentleman who had gained admission on pressing family matters, tired of waiting below, advanced without ceremony into the room, and handed to the unfortunate man a writ for sixty pounds, at the suit of Messrs. Cocker and Co., wine-merchants. Nicholls was so astounded and enraged that he could not speak, and Mrs. Nicholls was dumb with fright; not a word, therefore, escaped from the pair, and the lawyer’s clerk, with a polite bow, hastened from the room and quitted the house.

This seemed to be the climax of the tragedy. Both, startled and confounded with the unexpected blow, gazed mutely one at the other. At last Nicholls, jumping from his seat, paced the room—cursing and swearing, and throwing his arms wildly about him. Sara, bursting into tears, sat in her chair, thinking of the contrast there was between her present gilded misery, and the happy home her girlhood had known at Reuben’s farm. The brother’s uncouth, yet honest warning, rang in her ears; and in her heart she wished she had listened to his counsels.

“It’s all up, now,” cried Nicholls. “Hang the world!—hang everything! Fool—idiot—fool that I

have been! The game's lost. A prison—worse than a prison—(and he struck his forehead)—stares me in the face! Oh, what a dear lesson it has taught me!"

Suddenly turning to his wife, he added, in a tone almost of reproach, "Sara, to-morrow we leave this cursed house. What there is, these vultures of the law may have. Whilst I have yet my liberty, we must fly. Once let me be put in prison, and I am a degraded wretch for ever. Even you would not dare to own me, and my children would be things to point at."

Unable to fathom the meaning of his mysterious words, Sara, startled from her own grief, looked inquiringly in his face, and saw, in the misery that it expressed, how the confession had been wrung from an agonised heart.

"Yes, Wellesley," she cried, "let us leave this house, and, in quitting it, try and forget all our sufferings. We have but one friend in the world now—a friend that is true to us, I know, though, in our pride and folly, we spurned him from our door. Let us go to Reuben—there we shall meet with comfort and welcome."

"It's impossible!" shouted Nicholls—"once for all, it's impossible! I would a thousand times rather meet a prison than your brother;" and, flinging himself on the sofa, he buried his face in the cushion.

At this moment a postman's knock rang through the

house. The barrister leaped to his feet again. "Let them come!" he shouted; "bring it up—let me know the worst at once, and put me out of this agony of suspense. What's the lawyer's name, and how much is it?"

As Parker tapped at the door, Mrs. Nicholls advanced to it, opening it only sufficiently to admit the boy's arm. She was still afraid lest the servants should guess their misery.

"Good Heavens! it's from Newcastle, and all in black," she cried. "Janet's handwriting, too! what can it mean?"

A ray of hope shone in Nicholls's face as he snatched the letter from his wife. Breaking the seal savagely, he devoured its contents, his wife standing close to him, impatiently waiting for the news.

On the 21st instant, the very day of Nicholls's memorable party, Sir Giles had breathed his last—as his daughter said, "without a groan."

As Mrs. Nicholls took out her white cambric handkerchief, her husband soliloquised, "Poor old man! Poor old fellow!" and, having shaken his head three or four times, he added, "Well, taking all in all, the dear old gentleman was better than many fathers. Really," he continued, as the colour returned to his cheeks, "really, it seems as if a Providence was hanging over me. I declare, I am no sooner in a mess, than something or other is sure to turn up to take me out of it. Poor old man! By the by, tell Parker, my

poppet, to look out my black clothes. Poor old man : It's no use grieving, my pet; we must submit to the will of Providence—its ways are inscrutable, my love. See, I bear this heavy blow like a man."

" It's a sad, sad loss," simpered Mrs. Nicholls from behind her handkerchief; " he was such a dear old gentleman!"

" It'll be at least a fortnight before we can prove the will and touch the money," said Nicholls, unconsciously revealing the current of his thoughts. Yet he was not an unfeeling man; but his distresses, and his fear of the world, had deadened his heart, and made him for a long time past regard his father only as an interloper who stood between him and affluence.

" I think my friend Cocker will be rather savage when he hears of this. That sconndrelly landlord, too, won't be best pleased. Ah, this is sweet revenge! Ha! ha!"

" Hush ! Wellesley, dear," interposed Mrs. Nicholls solemnly, as for a moment she removed her handkerchief. " Hush!—laughing whilst your father lies above ground in his coffin. What a sudden bereavement! There's scarcely any time to think of mourning. I wish I had not had my black velvet gown cut up for the children," and she sobbed aloud.

" Never mind, my dear," said her husband, soothingly; " don't give way to this grief. Be comforted, and you shall have as many black velvet dresses as you like."

And when his wife, in answer, had kissed him, he told her that he was determined to write round to all his creditors, and tell them to send in their bills in a fortnight. "It will look so well," he added, "to say that all who have any claims upon the estate of Wellesley Nicholls, Esquire, will be paid in full."

"How shall we manage about the papers, my dear?" asked Sara; "of course, you will have to insert the advertisements?"

"Oh, I'll see to that," answered the husband. "All that it is necessary to state is, that—that we sincerely regret him, and that the bereavement has plunged several distinguished families into mourning. That's very easily done."

For an hour at least they sat planning the manner in which the father should be mourned, and how they should retrieve the disgrace they were so nearly sinking under. Nicholls begged of his wife to consider the foolish words that had escaped from him in his grief, as only the wanderings of a mind overstrained by long anxiety. The livery for the servants was fixed upon, the amount of the debts calculated, and a slight dispute as to whether black or white was most becoming to Mrs. Nicholls's complexion amicably settled.

The next train that started for Newcastle carried with it Mr. Wellesley Nicholls.

CHAPTER XII.

THEMISTOCLES LODGE was an old house modernised. It was not a very spacious building; but it was large enough for the late knight and his accomplished daughter. The two pillars of the gate, which led by a carriage sweep to the front entrance, were each surmounted with a huge lion rampant; and the trees, which half hid the house from the intrusive gaze of the passers by, were clipped and cut into various grotesque shapes, and looked for all the world, like so many chessmen carved by the hand of Nature—if, indeed any one with a less vivid imagination than that of the late owner could believe that Nature would delight in such whimsicalities. Over the door the family coat-of-arms was stuccoed and painted in glaring blue, red, and yellow. Within the house all was tinsel and glitter; there was not a room which did not make the eye ache with the daubs of red and yellow and gold that besmeared the furniture on all sides: wealth, not taste, it was very evident, reigned over the household. In the drawing-room you were struck, not with the grandeur of the apartment, but with the heterogeneous mass of riches heaped up within that narrow space.

In an upper front room there was a handsome coffin, surmounted with a magnificent stand of feathers,

that seemed—so oppressive was their blackness when compared with the other articles in the room—to fill the apartment; and beneath those feathers reposed the corpse of Sir Giles Nicholls, knight, and late county magistrate. Thank Heaven! he was about to be given to the worms respectably, and with all the pomp befitting his high station. In the bed-room farthest off from that in which the remains of her father lay (for she was too frightened to sleep in the room next to that in which his still ashes were packed for burial), Miss Janet was busily employed trying on her garb of woe, and taking particular pains to see that it exactly fitted her. When Mr. Nicholls arrived at the paternal residence, he really felt impressed with the solemnity of the scene; and he thought, as he looked upon his father's coffin, that there lay the remains of one who had, with but the most meagre return of thanks on his part, been the source of all his enjoyments hitherto. On the morning of the funeral the friends of the late Sir Giles assembled in the drawing-room; the undertakers busied themselves putting crape round each visitor's hat, and placing a huge pair of black gloves across the crown; the cake and wine were handed round by the head official, who begged of everybody, in turn, to take a glass, for it would give them nerve to go through the trying scene that awaited them. At length a man thrust his head in at the door, and, in a gruff whisper, said, “Are you ready, sir?” Mr. Nicholls

replied that he was perfectly prepared, and in a few minutes the heavy tramp of men through the hall reminded the guests that the late owner was passing his threshold for the last time. It would be useless to detail to the fashionable reader the number of feather and staff-bearers who marshalled the remains of Sir Giles to the churchyard. Everybody knows what a respectable funeral is, and that of Sir Giles Nicholls certainly was *very* respectable.

The will was in the hands of Mr. Dewpurt, attorney, of Newcastle. On the Monday after the solemn ceremony this gentleman waited upon Mr. and Miss Nicholls, and read to them the last will and testament of their departed parent. Miss Janet vowed, at first, that she was not sufficiently herself to go through such a trial of her nerves; but being encouraged a little by her brother, she was induced to accompany him into the breakfast-parlour, where the attorney was seated.

“Come, my dear Janet,” said Mr. Nicholls, soothingly; “you will live with me, you know. It’s merely a matter of form, since my father had no relation in the world except myself—come.” And the brother and sister entered the breakfast-parlour, and seated themselves opposite Mr. Dewpurt and his clerk.

“I am afraid, Mr. Nicholls,” began Mr. Dewpurt, “that you will be surprised at the disclosure which this parchment will make to you.”

“Proceed, sir, proceed,” Mr. Nicholls replied, with

a careless, contemptuous tone ; “ the nerves of gentlemen are at their own discretion.”

Without further preface, Mr. Dewpurt proceeded, without attending either to punctuation or intonation, to disclose to Mr. Nicholls the appalling fact that Sir Giles had willed to Janet a sufficient sum to purchase for her an annuity of one hundred and fifty pounds : after the payment of which, and the settlement of the deceased’s debts, the residue was to go to Wellesley Nicholls.

“ Now, sir,” said the lawyer, turning carelessly to Mr. Nicholls, “ after the purchasing of the annuity for Miss Nicholls, and the discharge of the debts of the lamented deceased, you must be aware that there will not be a patch or stick remaining. Your father stated, in justification of his will, that he had allowed you five hundred pounds a year for the last eleven years ; that he had given you a profession ; and that he did not despair of your talents.”

“ I must leave for town to-night. You will arrange matters, I suppose, sir,” replied Mr. Nicholls, haughtily, his lip quivering with rage.

“ Leave all to me, sir ; I will see to everything : good morning. Come, Jeremiah.” Mr. Dewpurt having bowed with infinite politeness to Miss Nicholls, departed, followed by his lean clerk.

“ I am a beggar, Janet,” said Mr. Nicholls, trembling from head to foot ; “ worse than a beggar !”

“ You have your profession, Wellesley,” returned Miss Nicholls, quite calmly.

“ Not worth a sixpence!”

“ You see I can’t help you. I shall be barely able to furnish myself with necessaries out of such a pittance.”

The brother and sister were fashionable people, felt a proper regard for one another, and parted very decorously—the sister having sighed “ What a pity!” when she heard that her brother was a ruined spendthrift.

Mr. Nicholls returned home, thinking by the way of the bill drawn on Reuben Marsh, and turning over in his mind the safest way to escape from the fangs of his formidable body of creditors. There would be no more quarterly remittances, for the old goose who dropped a golden egg four times a year for him was dead.

When he was once safely ensconced in his house, he ordered it to be kept in a state of siege. Scouts were constantly on the look-out from the back and front windows, and all provisions were taken in over the area railings.

“ It’s like Gibraltar,” said a seedy man to another, outside; “ I’ve been watching like a hawk for the last twenty days, and I’m hanged if a bluebottle could have got in while I’ve been on guard. Nicholls has never been seen; but his wife is as vigilant as a cat. What irritates me over and above all is that

varmint of a tiger, who keeps putting his fingers to his nose over the kitchen blinds every time I takes a look down. Ecods, if I once comes within reach of that tight suit of his! He looks like a ripe gooseberry in it; prick him, and it's my belief he'd shrivel up like a bust India-rubber ball. Day and night I'm to watch now; they *must* give in some time or another." And with these sagacious reflections the seedy individual ran his eyes from the garret to the kitchen windows, with the pride of one who anticipates a victory at hand.

The state of the property of the late Sir Giles Nicholls had been published in the papers; and, as a matter of course, had driven the creditors of Mr. Nicholls about his ears like a swarm of wasps. For twenty long days the family had supported the siege with tolerable cheerfulness. Mrs. Nicholls, who always carried her aquamarines about with her, and declared she would part with them only with her life, had done her utmost to console the dejected Wellesley; but he refused to be comforted, and never stirred from the back room. As day after day passed on, he became more and more gloomy, till at length, on the twentieth day (on the morrow the forgery on Reuben Marsh would be presented), he called his wife to him, locked the room door, and told her that he had a terrible disclosure to make to her; that, come what might, he had done all in the enthusiasm of his love for her; that a prison of shame—perhaps a penal set-

tlement—stared him in the face ; in short, that he had forged the acceptance of her brother Reuben Marsh to pay for those accursed diamonds ! To faint, to weep, to blame, to forgive, and then to plan his deliverance, these were the stages through which Mrs. Wellesley Nicholls rapidly passed—pride first swelling at her heart—then love, for him with whom she had struggled, conquering her fear of the world. On the morrow morning she determined to go by the earliest conveyance to Farnham.

On the day following this disclosure, Farmer Marsh was up and at work before six o'clock in the morning. His firm hand guided the plough through the earth to produce his wealth. Perspiration stood on his brow as he toiled on hour after hour, and calculated the gains of his honest labou. About half-past nine o'clock Molly came running into the field with a paper in her hand, which, she said, a gentleman had just left for him, with a message, that he hoped, for the sake of Mr. Marsh, it would not be dis-honoured. Reuben took the paper, stopped his horses, and as he stood in the furrow which he had just made, read the notice to the effect that a bill of his acceptance for one hundred and fifty-eight pounds, drawn by Mr. Wellesley Nicholls, was due that day before four o'clock, at Mr. Green's, solicitor, Farnham ! The blood mounted to Reuben's face, as he read on ; he guessed the truth at once.

“ Dang the rascal ! ” he exclaimed at last, in a

frenzy of passion, “ You are too hard—a bit too hard, Mister Nicholls. Molly, I lent my sister’s husband a hundred pounds with a willing heart : I would have lent him more, only I knew he was running a full gallop to ruin. You know I told him so. Well, now look’ee here, he’s been and forged my name, and I must pay one hundred and sixty pounds to-day, or let him be transported ! He is a rogue, Molly—a rogue !”

“ That he is !” replied Molly, her head shaking with indignation ; “ and will you spend our hard earnings on such a rogue ?”

Without answering her, Reuben, with his eyes fixed on the letter, continued, “ It is enough to kill a man, that it is. I have worked hard for the money ; I have paid father’s owing like an honest man, without receiving e’er a farthing from them. I have lent him a hundred pounds ; and now”—and the farmer drew in his breath, and frowned till his face grew purple. Suddenly slapping his thigh, he muttered from between his teeth, “ I ’ll see lawyer Green, and read Mister Wellesley Nicholls such a lesson that he ’ll not forget to his dying day.” Shouting to one of the boys “ to run saddle the black horse,” the farmer hurried off, in spite of Molly’s entreaties to remember that “ the rogue was his own sister’s husband.”

Reuben had not been long absent, when a crazy cab drove up to the farm-yard gate, and a lady, elegantly

dressed, alighted, paid the fare, and walked into the farm-house. About two hours then elapsed before Reuben again appeared in sight, coming along the road at a slow steady trot. The lady was at the door to meet him.

“ Well, Sally, gal!” said Reuben, shaking his sister’s hand, and looking in her face with a cold searching glance, “ this is a sad business.”

“ Oh ! my poor, poor Wellesley !” said Mrs. Nicholls beseechingly.

“ I have just been telling Sally,” said Molly, almost beyond herself with anger, “ that there is no excuse for Mister Nicholls, and that you will expose him before his fine friends.”

“ Ah that I will, and may be in a way he won’t like !” replied Reuben Marsh, warming again into a passion, and wiping his broad face with an acre of blue handkerchief. “ I tell you, Sally—and dang it I’m a man of my word—I’ll to town to-night and expose Mister Nicholls ; it’ll be a lesson. Dang it—a hundred and fifty-eight pounds ! I am not a coiner !”

“ In mercy, Reuben ; on my knees I beg forgiveness—it is all, all my fault,” cried Mrs. Wellesley Nicholls, falling on her knees on the sandy floor, and clasping the muddy gaiters of her “ vulgar ” relation. But she pleaded in vain, Reuben was resolute.

At length Molly, who with her apron to her eyes, had been attentively watching the scene, drew close to her husband, and, taking his hand, added her entreaties

to those of her weeping sister. The farmer still shook his head, with his eyes fixed upon the ceiling; but it was easy to see that his stubbornness was thawing into pity. At length, when Molly spoke of the pretty babes, that only three months ago he used to play with—tossing them in the hay and riding them on his horse before him, and whose father he was now vowing to ruin—Reuben was conquered. Tearing himself away from them, he paced the room nervously for a moment or two; then stopping suddenly, he cried to his sister, who with her face buried in her handkerchief, was still kneeling—

“ If I meddle in this, and save Master Nicholls from being sent beyond the seas, you’ll remain here, Sally, girl, while I go to London and settle matters as I think best. Take off this satin and gold and silver, and be once more what Sally was twelve years ago. I’ll send you the babbies in the morning; so good bye, and don’t fret. Give us a smack, Molly: you’ll see Reuben to-morrow.” It was late in the evening when Reuben Marsh set out on horseback for London.

Mr. Nicholls passed no very delightful day during the absence of his wife on a mission that was to decide his fate. As evening wore on, and Mrs. Nicholls did not return, he took up Bradshaw’s Railway Guide, and endeavoured to find out by means of that Sphinx-like publication, the hour at which the last train was due at London.

Mr. Wellesley Nicholls was far from feeling ~~sane~~ when he took up the so-called *Guide*; and when he threw it to the ground, after a vain attempt to glean some information from its mystic pages, his condition suggested the Gray's-inn Coffee-house, and an inquiry *de lunatico*.

The life of Bradshaw, the Great Unintelligible, was singularly incomplete. There can be no doubt but that he originally intended to publish a *Guide* to his *Railway Guide*, in which case every one who bought the latter, and wished to understand it, would also have been compelled to purchase the former. But Bradshaw died without fulfilling his destiny, and the *Railway Guide* remains a melancholy instance of laborious but incomplete compilation!

Mr. Wellesley Nicholls writhed in his chair, as, with his brain full of figures, he lamented the impossibility of ascertaining the slightest fact in reference to the return of his wife. At length he began to despair of seeing her that night, became terrified, and remained for a few moments with his head clasped between his hands, in an agony of suspense. How was he to act? If he remained there, he might be dragged forth on the morrow as a forger! He paused for a time; then with a shrug of the shoulders and an expression of intense anguish and disgust, he summoned Parker; told him to come in and lock the door, and began by telling the astonished lad that his services—his faithful services—should not go unrewarded.

“ Thank’ee, sir,” said Parker, twitching his hair.

“ You have always distinguished yourself by your devotion to our family,” returned Mr. Nicholls, “ and I know that you would do anything to serve us.”

Parker thought that a reduction in his wages was about to be proposed, which, however, could not have been effected, except by carrying *minus* so much a year to the creditor side of his account, for during the last fifteen months the boy had received no more pay than if he had been an officer in the Spanish legion.

“ You will not desert me in the hour of need?” inquired Mr. Wellesley.

“ No, sir,” replied the attendant. “ You know I mustn’t leave without giving a month’s warning, or losing a month’s wages—but I have not had any for nigh a year—so that—but if you can give me any of them, sir—I’m sure I have not complained, and I’ve often gone without my beer.”

“ Parker,” exclaimed Nicholls, “ you mistake me; you must never leave the family; I look upon you almost as one of ourselves. What I want to know is, whether you are willing to do me a service to-night—”

“ I haven’t got any money,” interrupted the boy; “ I really haven’t.”

“ Nonsense, poor boy; what use would your savings be to me?” said the master, somewhat hurt by the page’s supposition. “ As for money, instead of having

any to spare, you are probably in want of it. If so, you know to whom you should apply."

" Missis told me if I applied for it again, sir, I should be discharged."

" No, Parker, you mistook her. She meant that she would put it in the savings bank for you. But if you are in want of cash—better men than you often want cash—you need never be ashamed to own—"

" Oh, if I only owned enough to buy—"

" You misapprehend me, Parker. I said that the *want* of cash was a thing which you should not be ashamed to own. At the present moment even you may be in want of a sovereign; if so, here is the sovereign you require."

Parker accepted the sovereign, and Mr. Nicholls then informed him that he was forced to go out of town that night; that an acquaintance, with whom he had had a quarrel, was watching for him outside, in hopes of meeting him as he went to the station, and effecting a reconciliation; that he was determined to shun this person, and he should feel obliged to Parker if he would watch from behind the drawing-room window curtains, until the back of the man mounting guard without was turned; when, on a given signal, the barrister would rush from the house. The moments he had to spare were employed in writing a few words to his wife. Then, hastily packing up in one compartment of his carpet-bag what few things might be necessary on his journey, Nicholls crammed the other

with the most valuable pieces of the plate, and, taking what money he had, stood at the street-door, wrapped in a huge travelling cloak, with his hand on the latch, waiting for the boy's signal. No sooner did he hear it than the door was opened, and a man half asleep, who had been lolling against one of the posts, fell across the threshold. In an instant the man started to his legs, and, seizing the cloak, shouted to his companions.

Resistance was useless. A cab was quickly called, and the wretched man hurried into it. He did not speak a word, but shrunk up into an inconceivably small space, and there remained until he was summoned forth from his hiding-place as the cab stopped before a dirty, dingy house, whose windows were safely secured with massive bars, in one of the streets running out of Chancery-lane. The heavy door was quickly unbolted and unlocked; in another minute he was ushered into a dim, ill-furnished apartment—the air foggy with tobacco-smoke—in which several unshorn and unwashed gentlemen sat. Some were playing cards, others lolling about the mantel-piece in deep discussion with those whose clean shirts and well-brushed hats told that they were visitors; while a few, crouched in the corners, seemed to be in the utmost state of dejection.

The first thing the unfortunate barrister noticed, was that all the people in attendance had hook noses, thick lips, and, in speaking, always put v's in the place

of w's, and he trembled to think how short a time his five pounds would last him. Nicholls was glad to make arrangements for the night, and retire to a miserable, dirty little room, at the top of the house, the window of which was crossed with iron bars, and for which he was to pay five shillings per night. His reflections were certainly not of the liveliest description, though his bed companions were. He went to sleep, and, most probably, dreamt of having a log tied to one leg, the sponging-house, Mrs. Nicholls, and the jeweller.

When Reuben Marsh arrived in town, he went direct to the house of his brother-in-law, and gave a loud knock. He was told from the area that Mr. Nicholls had left, and had been seen in the custody of a shabby man, who had been skulking about the house for weeks.

“Dang it, the poor fellow's trapped!” said Reuben to himself, as he walked away. His heart began to soften. He resolved to find Mr. Nicholls the next morning. Accordingly, early on the morrow of his arrival in town, Reuben Marsh proceeded to make inquiries on the subject of the probable whereabouts of the unfortunate young barrister; but first he called at the house in Hyde-park, and despatched the children to their mother at Farnham. He was not long in finding out the object of his search.

“Safe to find him snugly housed at Sloman's, my good fellow,” replied the second individual whom he addressed, and to Sloman's he proceeded in a cab.

“ Is Mr. Wellesley Nicholls here ? ” asked Reuben, as he entered the house.

“ It isn’t very likely the shentelman vill go hout this morning,” was the pithy reply of the Israelite in attendance ; then, hallooing to some one in the passage, he continued, “ Tell the shentelman tat came here yeshterday that tere ish a wisitor for him, and ax him if he’s in.”

The honest farmer was soon led to the coffee-room, where he found the elegant Mr. Wellesley Nicholls sitting apart from the rest of the company, and presenting altogether a not very enviable spectacle. As his eye fell upon Reuben Marsh he seemed to shrink, as the rabbit shrinks that is within the coil of the boa.

Reuben advanced firmly towards his cowering relation ; and without extending his hand, or by a frown showing anger, said at once in a calm tone, “ You are in a nice mess, Nicholls.”

“ Leave me to my doom,” faltered Mr. Nicholls ; “ I am dying with shame and grief : only be kind to Sara.”

“ Look’ee,” answered Reuben, seating himself close to Mr. Nicholls, that he might not be heard by the company, “ you have played me a shabby trick, Mister Nicholls. I refused to lend a hundred and sixty pounds because I couldn’t afford it ; but you have taken it out of my pocket that you might swagger before the world at my expense.”

“ You have taken up the bill! Thank you, thank you, Reuben; then I shall not be disgraced to the world.”

“ Mistaken again. Mind, return to the world of fashion, or whatever people call it, and I tell everybody of the mean trick Mister Wellesley Nicholls has served me. I’ll be silent only on one condition; that you and Sally live with me till you can show me you have money to spend in satins and painted carriages, and the like.”

“ I am at your mercy: I obey,” said Mr. Nicholls, in a dejected tone of voice.

“ You must first pass through the Insolvency Court,” said Reuben.

“ What will our friends say?”

“ Friends? ha, ha!” retorted Reuben, laughing. “ Fine friends they are! Will one of them visit you here? They are rich; why not write to them, Nicholls?”

Mr. Nicholls felt the force of the satire, and was ready to turn his back upon the world in fear of which he had so long lived. He went through the Insolvent Court, was reprimanded severely by the commissioner for his extravagance, and retired to Farnham, where Mrs. Wellesley Nicholls might be often seen mending stockings, making puddings, washing her children, in short, doing many things that were not *ton* decidedly. As for Mr. Wellesley Nicholls, he in time became the partner of Mr. Green,

of Farnham; dug his garden with his own hand; and if he lived in fear of the world, he only feared lest its tinsel might lead his children astray as it had led him. He and Reuben Marsh became fast friends; and Reuben was proud of the convert he had made. Molly Marsh found an instructive companion in Sally Nicholls. The latter, though her pride softened down considerably, could never forget how much her shoulders had been admired by the *élite* of London.

THE END.

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